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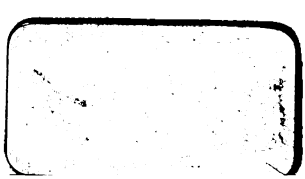

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THE

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FOR

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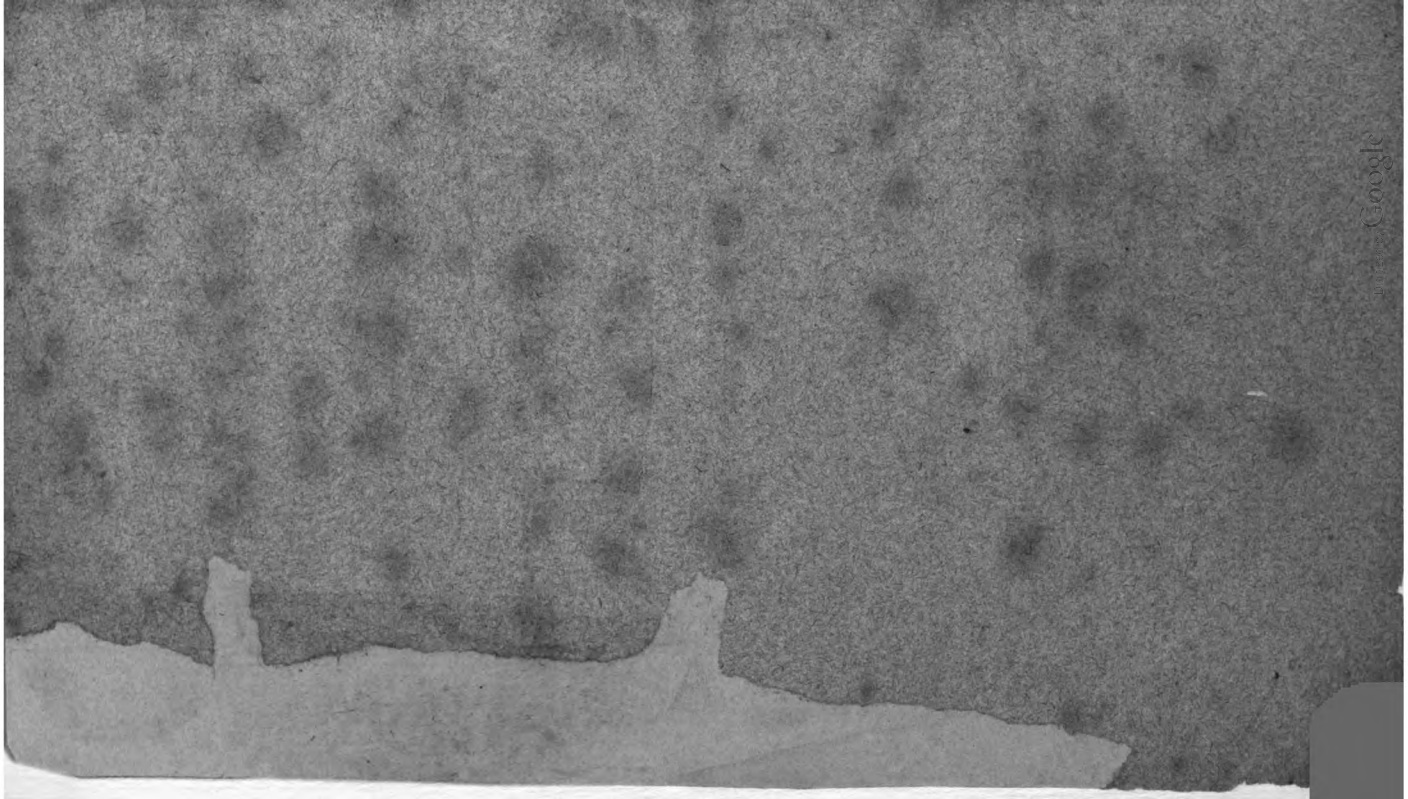

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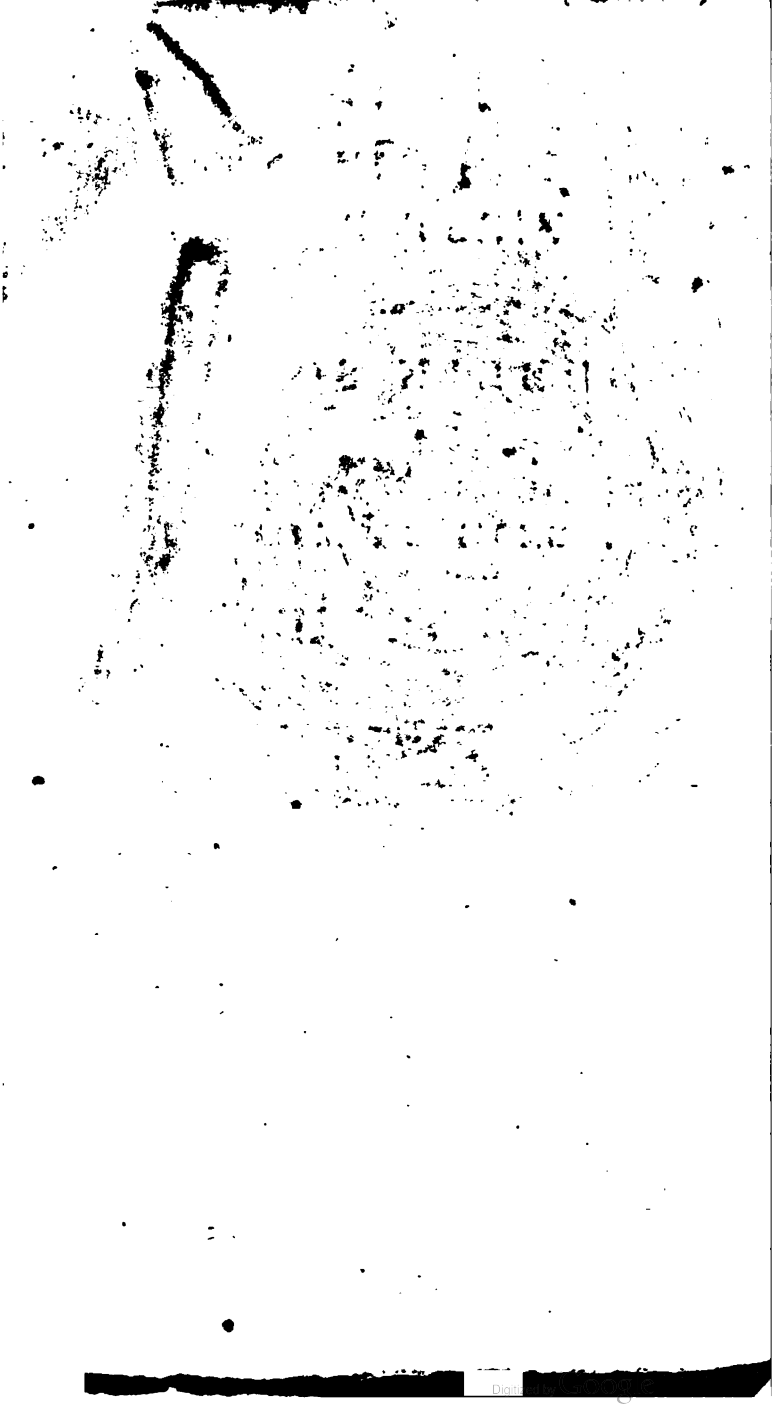

THE

FIRST NUMBER

OF THE

REPORTS

OF THE

SOCIETY IN DUBLIN,

FOR

PROMOTING THE COMFORTS

OF THE

POOR.

VOL. I.

LONDON:

Reprinted by Order of the Society for bettering the Condition of the Poor,

By W. Bulmer and Co. Russell-Court, Cleveland-Row, St. James's,

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ADVERTISEMENT.

THIS Number of the Reports is larger than succeeding Numbers are likely to be; but it was thought that no time should be lost in endeavouring to excite the attention of the public to the beneficial effects of Friendly Societies and Charitable Loans; and that this object would be more effectually attained by making the report and remarks upon these subjects (see Appendix, No. I. and VI.) a part of the first number, than by publishing them in a separate tract. Since the papers that compose this number had gone to press, we have learned that a Society for promoting the Comforts of the Poor, — and also a Friendly Society, have been established at Carrick-on-Suir. Of the intention of establishing these institutions, we had very early intelligence; but the account of their actual formation arrived too late to enable us to lay it before the public.

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The following Sub-Committees of Enquiry have been appointed:—

I. For inquiring into the State of the Labouring Classes, whether manufacturers or others, in the city of Dublin.

II. To inquire into the State of the Labouring Classes, and the state of Charitable Institutions in the country parts of Ireland.

III. To inquire into the actual State of Existing Charitable Institutions in the city of Dublin, and the neighbourhood thereof.

IV. To inquire into the actual State of Education among the Poor, and the means of improving it.

V. To collect from the best sources, Regulations for insuring the Permanence of Friendly Societies, particularly with respect to the *quantum* of Relief, or the amount of Annuities that can be afforded in proportion to the sums subscribed.

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PRELIMINARY ADDRESS.

TO improve the morals and condition of the labouring classes of the community; to encourage industry, temperance, cleanliness, and good order amongst them; and to relieve their distresses without damping the spirit of exertion, must appear to every reflecting mind objects of manifest and unquestionable importance: — they not only affect the comforts and well-being of the poor themselves, but that of every order of society. The suggestions of self-interest concur with the precepts of religion and the dictates of humanity, to enforce the necessity of attending to this important subject: — A deep conviction springing from the combined influence of all these causes, a sense of the difficulties with which the pursuit is attended, and, above all, the example held out by a similar institution in England, have given birth to that Society which now solicits the attention of the public.

In England, the concerns of the poor* have long been a subject of laborious investigation: — the causes of poverty have been patiently explored; the different modes of relief which have been resorted to, examined, and their effects upon the morals and

* We beg to be understood (like the Editor of the English Reports) as using the word "Poor" as a general and known term, and not as the subject of any odious or invidious distinction. There is no disgrace attached either to poverty or wealth, whatever there is (and we trust ever will be) to vice and idleness.

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industry of the people canvassed; the character and disposition of the poor have been studied; *existing facts and actual experience* have been the groundwork of all their conclusions; and they have led to the formation of a Society (established in the year 1796) "*for bettering the Condition, and encreasing the Comforts of the Poor.*"

This institution proposes, "* to apply the principle of all modern improvements in natural philosophy, agriculture, and medicine, in every thing in which the industry of man has extended the narrow limits of human knowledge, viz. a search after facts; an enquiry as to what use and experience have given their sanction to; as to what has really augmented the happiness and virtue of the lower orders;" to the concerns of the poor; and thus to make the promotion of their happiness and virtue a *science*.

Having been the offspring of experience, it proposes to make experience the guide of all its future operations;—theory and speculation, however plausible, are excluded; and to make the result of their inquiries as extensively useful as possible, plainness and brevity are indispensable requisites of every paper which offers itself as a candidate for publication.

Such are the outlines of *an institution*, whose example we humbly propose to follow:—The beneficial influence of their labours has been extensively felt through every class of society in Great Britain. Animated by their success, and instructed by their experience, we are desirous to impart the same benefits to our native country, and, "imitating their zeal and diligence,"—to search for and disseminate useful and practical konwledge with regard to the poor; to give immediate circulation to every plan

* Preliminary Address to first vol. of Reports of the English Society for bettering the Condition of the Poor. (p. 10.)

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that experience has proved to be conducive to the encrease of their domestic comforts; to hold up successful industry in the lowest walk of life as an example of imitation; and to promote the good habits, the industry, the welfare, and the happiness of the lower orders of the community.

Let it not be supposed, that in thus proposing the British society as our model, we are not aware of the discriminating circumstances of the poor of the two countries, or not sufficiently convinced of the necessity of attending to that difference. An inferior degree of civilization presents a difficulty on one hand; exemption from the cumbrous, and in many respects destructive system of Poor Laws, constitutes an advantage on the other. The want of general employment in manufactures, is perhaps compensated by the encouragement which this very circumstance holds out to the pursuit of agricultural improvements, and the greater facility of providing for the moral as well as physical wants of a people, the mass of which consists of Field Labourers.—The difference between the ordinary food of the poor of the labouring classes of the two countries is another striking circumstance of discrimination.

In England, the poor are accustomed to a proportion of animal food, with wheaten bread.—Potatoes are the principal food of the labouring people in three of our provinces. Experience has proved them to be a wholesome diet. To attempt any sudden change, would, perhaps, be dangerous; and we are sensible that any general increase of the comforts of a people, must be the growth of improved habits and augmented industry.

From a society, founded upon these principles, pursuing its inquiries with prudence, caution, and industry, and supported by the co-operation of the public, the most substantial benefits may be expected to arise. We shall point out a few of the most obvious and *immediate* advantages to be expected from its publications.

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The directing those already engaged in charitable purfuits, as to their choice of modes of relief.

First. They may serve to give a better direction to the efforts of individuals and societies engaged in purfuits of a charitable nature, and assist them in choosing their modes of relief, so as to combine a due attention to the encouragement of industry, the prevention of distress, and the general improvement of the habits of the people in every project for the relief of their necessities. It is an undoubted fact, that the greatest variety of wretchedness is frequently to be found in districts where the funds destined for charitable purpofes are most liberally supplied; and it is plain, that indolent and undistinguishing liberality which habituates the mind to apply for periodical aid, can only serve to multiply calamity, by removing the necessity and the disposition to forethought and exertion.

Errors of this nature occur daily,—and must continue to disappoint the hopes and defeat the good intentions of the well-disposed, until the principles upon which relief should be administered become generally understood, and the successful exertions of enlightened and reflecting experience fhall be held up to public view for general example and instruction. At present, the novice in beneficence must pass through a series of ignorant attempts and multiplied failures, before he arrives at an acquaintance with his profession. The experience of such as have arrived at some maturity in the practice dies along with them; and even while it continues to be exercised, does not communicate its directing light beyond the sphere of its immediate operation.—By collecting and publishing the methods that have been successively resorted to for the assistance and instruction of the Poor, the errors which have hitherto retarded the efforts of benevolence may be avoided, and the humane and well-disposed will learn so to direct their efforts, as to produce the greatest quantity of practical benefit and advantage.

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Secondly. It is observed by an eminent Prelate (the President of the English Society for bettering the Condition of the Poor) "That many benevolent minds suffer their excellent dispositions for doing good to remain unemployed in the great service of Christian Charity, not for want of means or of objects, but for want of knowing what good may be done within their own sphere, and how."

The suggesting means of exercise in works of benevolence to such as are not so employed, and upon true principles.

In this respect, it is hoped that the reports of the Society will contain much useful instruction; and that every judicious mode of exercising benevolence will be excited, assisted, or animated by the detail of some valuable example: "They will contain subjects of successful experiment, methods of procedure, and accounts of expence. Individuals will only have to employ their discretion in proportioning the mode and extent of their operation to their means and circumstances.*" Something will be found adapted to every situation of life; and the disposition to do good, in every circumstance of external fortune, will find the sphere of its exercise enlarged, and its operations directed.

From these details some light, it is hoped, may be derived to assist the benevolent in their endeavours to prevent that distress which most deserves compassion,—"That which arises from want of employment." The task is a difficult one; but let not the friends of humanity be reluctant against descending to inquire into the wants and interests of the poor, and the various means by which, in the lowest walk of life, they may be enabled to work out their own livelihood. An attention to this subject, whether in providing instruction for the

* Preliminary Address to 2d vol. of the Reports of the English Society.

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ignorant, or implements and materials of work for the skilful, or, finally, a market for the sale of the produce of their labour, for those who are in want of that advantage, is at all times necessary, but in time of war is peculiarly so, by the multitude of widows and deserted families, who being deprived of their usual source of support and maintenance, must look to the humanity of the public for protection. In the course of these inquiries, the means of providing employment, particularly for females, will therefore form an important object of research and exertion.

Instruction of the poor themselves, tending to produce efforts for their own relief, and co-operation in plans suggested for their advantage.

It will be a governing principle in all the publications of the Society, to study such plainness, simplicity, and brevity, as shall make them intelligible to every capacity. They may thus become the instruments of conveying much useful instruction immediately to the poor themselves, impress upon their minds a sense of the value of œconomy, and teach them the methods of practising it to their advantage and comfort. They will exhibit to their view the efforts that have been made by the labouring classes of another kingdom, and in some instances of this, for their own relief, by the establishment of friendly societies †, and teach them to

† "These societies do not owe their origin to parliamentary interference, nor to private benevolence; nor even to the recommendations of men of acknowledged abilities or professed politicians. The scheme originated among the persons on whom chiefly it was intended to operate. They foresaw how possible, and even probable it was, that they, in their turn, should be ere long overtaken by the general calamity of the times, and wisely made provision for it. A stronger proof could not well be given, to show that the great mass of the people, prompted only by what they themselves saw and felt, were convinced of the inefficacy of all legislative regulations, and therefore resolved in at

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feel the superior excellence and security of that provision against the seasons of sickness and calamity which flows from the exertions of their own industry and œconomy. It will teach them how precarious that support is which depends solely upon the benefactions of others, unaided by any efforts of their own; and that no assistance can be of any real value to them, that tempts them to depart from industry or temperance. The poor will thus learn cheerfully to co-operate in those plans for the melioration of their condition, which may be suggested by the more enlightened experience of their friends and patrons among the rich. The difficulties which might arise from their opposition to schemes really calculated for their benefit, will be softened or removed; and all orders of society will learn, that mutual support and friendly intercourse are necessary to the general welfare.

The necessity of superintendence on the part of the rich.

To effect any general improvement in the condition of the lower classes, two things are indispensably necessary—industry on the part of the poor; personal attention, solicitude, and superintendence on the part of the rich. We must study the situation, the temper, and, to a certain extent, the prejudices of our poorer brethren; we must enter into their feelings, and place ourselves in their situation; we must encourage and invite them to an intercourse of decent familiarity and freedom. We are commanded *to love our neighbours* (without distinction of poor or rich) *as ourselves;* nor can charity be ever effectually exercised, except under the influence of this sacred principle. The experience of cen-

least one instance to legislate for themselves. Rejecting, as it were, a provision gratuitously held out to them by the public, they chose to be indebted for relief, if they should want it, to their own industry and their own frugality. I cannot recollect any act of the legislature for many years that has either produced such important national advantages, or been so popular as the institution and extension of Friendly Societies." Sir Fr. Eden's Preface, p. 24.

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turies in Great Britain has tended to illustrate and confirm this truth; and the Society for bettering the condition of the poor in that kingdom, are fully impressed with a sense of its value and importance. Having surveyed the unavailing efforts long practised in England for *compelling* the poor to labour in work-houses, and *enforcing industry* by *statute*, they have broke from the ancient usage, and proposed to attain the same end by a very different method, *viz.* by management, by kindness, by multiplying the means and incitements to domestic industry, and thus, endeavouring to give effect to that * master-spring of human actions, "The desire implanted in the human breast of bettering its condition,"—it shall be our endeavour, as it has been theirs, to suggest the means of giving this principle its full effect among the lower classes of society; and we earnestly solicit an attention to its importance, and the beneficial effects that may be expected to flow from a due attention to its cultivation.

Effect of conciliation.

These are a few of the most obvious and immediate advantages that may be expected from such an institution. It would be impossible to enumerate the benefits which must be produced, if the principles on which it is founded are universally adopted in practice. The effects upon the manners, the habits, and comforts of the poor, upon the security of the rich, the general face of the kingdom, upon individual happiness and national prosperity, every thing for which life is valuable, are perfectly beyond calculation.

* See Preliminary Address to the 1st and 2d vol. of the English Reports.--Passim.

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The following are the Subjects on which the Society are more immediately desirous of collecting and circulating Information.

1. *Friendly Societies.*—The principles on which they should be formed, so as to ensure their permanence and stability, their effects, how they may be best encouraged, and any inconveniences that may in some instances have attended them, be guarded against in future.

2. *Benevolent Loans.* — For assisting the industrious poor, and enabling them to improve their comforts by their own efforts *.

3. *Agricultural Societies.* — For promoting a spirit of improvement in this branch among all ranks, and combining a system of rewards and incitements to the meritorious exertions of the labouring classes, for the bettering of their condition, and the increase of their comforts.

A valuable example of such an institution will be found in the 1st number of our Reports:—Account of Castleknock Farmers Society.

4. *Village Shops.*—For the better supplying the poor with the necessaries of life.

5. *Village Mills.*

6. *Fuel.*—How the poor may be better supplied with it, and taught to manage it with more œconomy.

7. *Habitations of the Poor.*—How they may be improved.

8. *Gaols.*—Means of reforming them, and introducing the exercise of industry among the prisoners—which has been practised with so much success, and been productive of so many beneficial effects in England.

9. { *County Infirmaries.*—Present state of.
   { *Local Dispensaries.*—Means of improvement.

* The consideration of the utility of Benevolent Loans has been referred to the Sub-Committee of Friendly Societies.

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10. *Public Kitchens and Soup Shops.*—In towns.

11. *Education of the Poor.* — Present state of, and the best means of improving it, with a view to promote morality, industry, and civilization among the rising generation.

12. *Employment of the Poor.* — Means of providing it for such as are disposed to be industrious, particularly females, though deprived by accidental and temporary circumstances, of the usual means of exercising their industry and skill.

13. *Beggars.* — State of beggary in the kingdom, particularly the metropolis. The causes of its prevailing to so great an extent, and the means of preventing it, and of removing or diminishing its effects.

We shall be thankful for information upon all these subjects; and we earnestly solicit and invite all persons who have devoted any portion of their time to the conduct, or superintendence of institutions for the relief of the poor, the education of their children, the encouragement of their industry, or the general improvement of their morals and condition, to communicate to us the result of their experience, the plans which they have found most successful and productive of the greatest practical benefit. In order to promote these inquiries, the several sub-committees (see p. 2, *supra*) have been appointed to search for and collect information. We expect much from their diligence; and trust we shall here meet with no disappointment. We are full of hope and confidence that every man who engages in any active department of this Society, will feel how sacred a trust he has undertaken, and that he will neither faint nor be weary till he has fulfilled his duty.

Sensible that the success of our labours must depend upon the approbation and support of the public, we are solicitous to remove the prejudices that may be entertained against any part of our scheme. We mean not to interfere with the conduct of individuals, or presumptuously to dictate plans for their adoption; but we are not without hopes that, in the accounts from time to time collected and published, something will be found to invite the approbation, and attract

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the notice of every reader; neither do we mean to agitate any topic that can have a tendency to inflame or irritate; so far from it, our object is, "to cement "the different classes of the community together, by "promoting industry and good order, on the one "hand, and giving efficacy and direction to liberality "and kindness, on the other;" so as to impress the minds of all with a conviction that the established order of society is the best calculated to produce general happiness, and "that the welfare of the poor "is more promoted and assured by the gradations of "wealth and rank, than it ever could have been by "perfect equality of condition, even if that equality "were not in its nature chimerical and impracticable; "or if practicable, were not hostile and fatal to the "industry and energy of mankind *."

Impressed with these sentiments, we shall be cautious how we state the distresses of the poor in any instance, without, at the same time, suggesting a remedy; and in the choice of that remedy, *facts* and *experience* shall be our guide. To eradicate misery and vice out of the present condition of human nature, would be a visionary and chimerical project. To reduce the *quantum* of it, and increase the general stock of virtue and happiness, is an object to which the efforts of all good men should be directed.

We are aware that to produce any general change in the habits of a people, or any permanent improvement in their condition, cannot be the work of a day; perhaps the present generation can but lay the foundation of so glorious a change. In the pursuit of these objects, patience, temper, and perseverance will all be necessary; difficulties must be surmounted, disappointments endured without discouragement, and resistance to the best concerted plans from obstinacy and inveterate attachment to old habits, must be subdued by mildness and conciliation. But we are sanguine in our expectations of the

* See Preliminary Address to the second volume of the Reports of the British Society for bettering the Condition of the Poor, 19, 20, 21.

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good effects which may be produced. Already has this Institution received some honourable marks of public approbation; and we confide in the well-known generosity of the Irish character, that when the attention of our countrymen is roused to this important subject, and the objects of the Society shall be fully understood by the public, they will meet with UNIVERSAL SUPPORT.

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REPORTS, &c.

No. I.

An Account of the Rise and Progress of the Cork Society, for bettering the Condition and increasing the Comforts of the Poor.

Communicated by the Rev. Joseph Stopford, F. T. C.

TO take a view of the rise and progress of that Society which first in this kingdom followed the steps of that established in England, for bettering the Condition of the Poor, will, it is hoped, have its use in stimulating others to form similar associations.

The first design of creating such an institution, arose in the Superintending Committee of the Benevolent Society: a Society formed in Cork for the relief of the sick and indigent. At a meeting held for the purpose of devising means of increasing their funds, the very great number who wanted assistance, and the difficulty of providing a sufficient supply, strongly impressed upon their minds the necessity of seeking for such measures as might *prevent* in future that distress which it was beyond their power to remedy. In the course of this research they were soon led to the Reports of the London Society, and from thence gradually induced to adopt the principle most strongly enforced in those publications, "that the best relief which the poor "can receive, is that which comes from them-

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"selves." To communicate this design to the public, a meeting of the inhabitants of Cork was summoned for Feb. 12, 1799: at this, resolutions were passed for forming a Society for bettering the Condition and increasing the Comforts of the Poor, and that its general object should be to collect and circulate information, attending chiefly to plans for œconomizing charity. But this meeting having been thinly attended, and a second called a week after, almost entirely unattended, it appeared to many that the scheme must of necessity be abandoned. However, a few ardent individuals, determined supporters of the measure, increasing in zeal with increase of difficulty, formed a determination to render the public acquainted with the design, and then make another attempt to obtain general support. An Address* was consequently sent forth, stating the views and objects of the proposed Society; the happy effect of which was, that the following meeting, called a month after, was respectably attended, the constitution of the Society formed, and the following resolutions agreed to:—

Cork, March 22, 1799.

RESOLUTIONS

Of the Society for bettering the Condition and increasing the Comforts of the Poor.

1. THAT a Society be formed in this City for bettering the Condition, and increasing the Comforts of the Poor.

2. THAT the general object of the Society be to collect information respecting the circum-

* Vide Hincks's Address to the Inhabitants of Cork.

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stances of the Poor in this city and neighbourhood, and the most effectual means of meliorating their condition; and to communicate this information to the public, in order that any comforts and advantages which the Poor enjoy in other parts of the British empire, may be extended to this part in as great a degree as peculiar circumstances will admit. And as it has been found impossible, notwithstanding the large sums bestowed, to relieve all the distress that occurs in this large city, it appears desirable that particular attention should be paid to all plans of economy, so as to extend the benefits of charitable institutions to as great a number as possible.

3. THAT the Society ever keep in view the principle, "that the best relief the Poor can receive, is that which comes from themselves;" and that the most effectual method of improving their condition is by the encouragement of industry and prudence.

4. THAT the business of the Society shall be transacted by a Committee chosen annually.

5. THAT this Committee be empowered to correspond with any other society having a similar object in view; to purchase any books which are calculated to give them information on the subject; and to print any plan which they think deserving of the public attention.

6. THAT the Committee be also empowered to offer such rewards for good conduct, as the state of the funds will admit, so as to awaken

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the attention of the Poor to what will promote their best interests.

7. THAT the Committee consist of a President, five Vice-Presidents, and twenty-eight Members, including the Treasurer and Secretary, to be chosen at an annual meeting of the subscribers.

8. THAT no plan shall be printed, or any other expence incurred, without the approbation of at least seven members of the Committee, assembled in a regular manner.

9. THAT the Committee meet on the first Wednesday of every month for the transaction of business.

10. THAT a Sub-Committee, chosen by the General Committee out of their own body, meet frequently for the purpose of examining reports, and preparing plans for the inspection of the General Committee.

11. THAT every Subscriber be entitled to attend the meetings of the Committee, and to give his opinion, but not to have a vote on the decision of any question,

12. THAT every Member subscribe *half a guinea* annually, to defray the expences of the Society.

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President,

HON. AND RIGHT REV.
THE LORD BISHOP OF CORK AND ROSS.

Vice-Presidents,

Sir Samuel Rowland,
Hon. and Rev. Dean St. Lawrence,
Rev. Doctor Moylan,
Serj. Chatterton,
J. Anderson, Esq.

COMMITTEE.

William Beamish, Esq.
Jacob Biggs, Esq.
Dan. Callaghan, Esq.
Doctor Callanan,
Rev. John Chetwood,
Christopher Cole, Esq.
William Crawford, Esq.
Edward Creed, Esq.
T. Cuthbert, Esq. *Treas.*
Abraham Forster, Esq.
Rev. John Fortescue,
Doctor Haig,
Rev. T. D. Hincks, *Sec.*
Strettle Jackson, Esq.
William Jones, Esq.
Sir Richard Kellet,
Richard Lane, Esq.
Abraham Lane, Esq.
Dan. Lane, Esq.
John Lecky, Esq.
Sam. M'Call, Esq.
Peter Maziere, Esq.
James Morrough, Esq.
Thomas Roberts, Esq.
Rev. W. Thompson,
Thomas Walker, Esq.
Fr. A. White, Esq.
Michael Wood, Esq.

SUB-COMMITTEE.

Christopher Cole, Esq.
Thomas Cuthbert, Esq.
Rev. T. D. Hincks,
William Jones, Esq.
Thomas Roberts, Esq.
Rev. W. Thompson,
Thomas Walker, Esq.

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The tenth resolution deserves particularly to be attended to by all who may wish to constitute useful associations. The appointment of a small sub-committee for transacting the regular business of a society, answers two purposes; 1. *The increase of responsibility in each member.* 2. *The discussion of business in the way of conversation, instead of debate.* And if such sub-committee were appointed for a determined time *, it would have this advantage: that the limited duration of the responsibility attached to the office, would be an encouragement to individuals to undertake the duty.

Should any other cities of Ireland imitate the example which Cork has set them, perhaps it would be prudent in the founders to make the public perfectly acquainted with their design before a general meeting be summoned. However, that this error (if it be one) has been fallen into by the authors of the Cork Institution, must be considered as particularly fortunate, as it has given them an opportunity of affording a very useful example of zeal unsubdued by difficulty, and persevering against every appearance of ill success.

When the Society first commenced its operations, a variety of objects presented themselves, all deserving their most animated application. But amidst this variety, they resolved to confine themselves to one object at a time, and that object to be *the institution of friendly societies*; this most essentially agreeing with the principle of their association,—the endeavour of stimulating the poor to relieve themselves. When it is considered that the ardour of humane individuals is gene-

* *N. B.* Such a regulation has been adopted by the Dublin Society for promoting the comforts of the poor. *Vide* 10th Resolution.

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rally mixed with a too rapid and confused exertion, this patience and self-denial in the founders of the Cork Society cannot be too much admired.

To form a constitution of a friendly society, no labours were omitted from whence they might obtain information relative to the plan most perfect in itself, and, according to their opinion, best suited to the inhabitants of the city of Cork. When this was completed, the exertions of the Society were employed in finding out active individuals of the *middle order* who might carry it into execution; these being appointed, Cork was divided into four districts, in each of which a sub-committee of directors was placed, to carry on the business of the Friendly Society *.

The next object which employed the labours of the Committee, was the publication of rewards encouraging cleanliness, industry, and good conduct.

The following is a statement of their scheme:—

REWARDS.

The General Committee of the Society for bettering the Condition of the Poor, have agreed to the following Resolutions:

1. That they will give the sum of *Ten Guineas* to seven men-servants residing within the liberties of the city of Cork, who shall have received wages during the greatest number of years (not less than five) in the same service, and shall produce satisfactory certificates from

* *Vide* a Tract, entitled "Regulations of the Cork "Friendly Society."

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their masters or mistresses of their continued good behaviour, *viz.*

To the best, - THREE GUINEAS;
To the second, - TWO GUINEAS;
To each of the next five, ONE GUINEA;

and also a certificate of his having obtained such reward to each of the successful candidates.

2. That they will give the sum of *Ten Guineas* to seven female-servants residing within the liberties of the city of Cork, who shall have received wages during the greatest number of years (not less than five) in the same service, and shall produce satisfactory certificates from their masters or mistresses of their continued good behaviour, *viz.*

To the best, - THREE GUINEAS;
To the second, - TWO GUINEAS;
To each of the next fine, ONE GUINEA;

and also a certificate of her having obtained such reward to each of the successful candidates.

N. B. The Certificates of the Masters or Mistresses to be given in to the Rev. T. D. Hincks, Secretary of the Society, on or before the first day of December next; and the Rewards to be adjudged at the first Meeting of the General Committee in January, 1800.

3. That they will give the sum of *Twenty Guineas* in rewards to such of the lower orders of the people residing within the liberties of the city of Cork, as shall keep their persons and habitations in the best state of cleanliness

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during the six months beginning the first of November next, and ending the 30th of April 1800, *viz.*

To the best, -	TWO GUINEAS;
To each of the four next,	ONE GUINEA and a HALF;
To each of the twelve next,	ONE GUINEA.

No person can be a candidate for any of these rewards, who does not comply with the following conditions.

1. He or she shall be a subscriber to the *Cork Friendly Society* previous to the determination of the rewards, if under fifty years of age *.

2. The habitation of each candidate shall be white-washed, both within and without, at least once within the appointed time.

3. No dunghill shall be made or kept by any candidate in the public street or road, nor shall water or dirt be thrown into it.

4. The footpath of pavement before the house of any candidate (if there be one) must be kept well swept.

5. If any candidate has a pig, it must not be kept in the dwelling-house †.

N. B. Persons intending to become candidates for the above reward, must give in their names

* It is submitted to consideration, whether it may not be prudent to omit the condition requiring the candidate to enter into a Friendly Society, as the best effects from those institutions must be expected, when they are voluntarily entered into from a conviction of their utility.

† It is submitted to those who may design to imitate this scheme, to add the following conditions: "That the roof be "kept sound, and the floor raised above the level of the ad- "joining ground."

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and places of abode to the Rev. Thomas D. Hincks, Secretary of the Society, at his room in the Meeting-house Yard, Princes-street, between the hours of ten and twelve in the forenoon, on or before the first of November next, that they may be occasionally inspected by visitors appointed for the pupose; and the rewards will be adjudged at the meeting of the General Committee in May 1800.

N. B. Not keeping a dog, will be considered as an additional recommendation.

(Signed by order of the Committee)

THOMAS D. HINCKS, Secretary.

Cork, Sept. 7th, 1799.

The publication of such rewards is, perhaps, the most œconomical and effectual way of promoting a general spirit of improvement amongst the poor. A small fund is sufficient for the purpose, and the effect produced *permanent*; the cottage crowned with a public reward, stands up a constant and eminent example to excite the imitation of the surrounding inhabitants, and to produce in them increasing habits of cleanliness, and a continual growth of improved manners.

The foregoing history of the Cork Society, for bettering the condition of the poor, shews it to be both a publishing and an *acting* one, and so far different from the London Society, whose operations consist solely in collecting and publishing information. This confinement of plan perhaps is necessary to a Society which extends its exertions from a metropolis over an entire kingdom; the labour of examining, collecting, and arranging a multiplicity of accounts, seems to be a sufficiently weighty object to employ any one society.

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No. II.

Account of the Castleknock Farmers Society.

Communicated by the Rev. Doctor O'Connor.

ON the 27th November 1797, the first meetting of this Society was held at the Rev. Dr. O'Connor's, the Right Honourable Thomas Pelham in the chair; at which a number of Resolutions were entered into, and of which the following are the principal :—

That the objects of this Society be the improvement of agriculture, the encouraging and rewarding faithful, industrious, and sober servants, labourers, and others, employed in the business of husbandry.

That every landholder or inhabitant of the united parishes of Castleknock, Blanchardstown, and Porterstown, subscribing annually half a guinea or upwards, shall be a member of this Society.

That a Treasurer and Secretary be elected annually.

That the premiums held out by the Sussex Agricultural Society be adopted as the basis of ours.

On the 29th of January 1798, premiums were offered for the encouragement of agriculture and industry, to the amount of 61*l.* 18*s.* 3*d.* Not more than 16*l.* 14*s.* 9*d.* of which has been granted, the disturbances of the following summer preventing claims from being sent in: it was at the same time resolved, that the funds of this Society, or such part thereof as shall be

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agreed on, be lent every year, interest free, on such security as should be approved of, to such persons as should establish a village-shop or shops within the united parishes, furnished with such articles as are generally made use of by labourers, manufacturers, and mechanics; such shop or shops to be under the inspection and subject to the regulations of the Society.

A committee was appointed to draw up rules for the internal regulation of the Society; which were as follows:

1. That the meetings of the Society be held four times in the year, *viz.* on the last Mondays of June, September, December, and March; and that notice of said meetings be given to all members by the Secretary.

2. That a majority of the members present at any of the quarterly meetings, may adjourn said meeting from time to time, and that a special meeting may be called on the requisition of five members, the Secretary giving a week's notice.

3. That a Chairman, chosen by the members present, do preside at and regulate the proceedings of the meeting.

4. That all subscriptions be paid in to the Treasurer on or before the last Monday in December each year, and that all subscribers are doemed perpetual members; and the usual subscription is considered a debt to the Society until notice in writing be given to the Treasurer of an intention to withdraw it for the ensuing year.

5. That the premium-year do commence this year on the 1st of April, and hereafter on the 1st of March; and that all claims for premiums requiring a year for their completion, be sent in on that day; and all others at such times

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as shall be agreed on at any quarterly meeting. All premiums for the ensuing year to be announced in hand-bills before the 1st of March in each year.

6. That no premium be given to any non-subscribing landholder worth 50*l.* *per annum.*

7. That tenants to landholders worth 100*l.* a year, obtain no premium unless they or their landlords be subscribers to this Society.

8. That no person be allowed to obtain a premium for the same thing above once every three years.

9. That a candidate being detected in any attempt to impose on the Society, shall not only forfeit his present claim, but be declared incapable of obtaining any premium in future from this Society.

The meetings of the Society were interrupted for some months by the disturbances of the country; but not discouraged by this, the Society resumed their meetings on the 26th of November 1798; appointed a Committee to prepare a list of premiums for the present year, which they accordingly did to the amount of 57*l.* 2*s.* 4½*d.* (See list of premiums for 1799.) Ordered that the ploughing-match, which was interrupted last year, should be held on the 5th of July 1799; on which day four ploughs with oxen, and six with horses appeared in the field; judges were appointed, and premiums given to the best ploughmen to the amount of six guineas.

Ordered, that the Right Honourable Thomas Pelham, at his own request, be continued an honorary member.

The number of members *about* forty.

The subscriptions from half a guinea to two guineas.

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Premiums adjudged and paid by the Farmers Society, Castleknock, for 1798.

	£.	s.	d.
No. 1 *and* 2. *Ploughing.*			
24th June. To John Archbold, ploughman to Mr. M'Farland,	2	5	6
Three ploughs only with horses appearing this day, the 5th of July was appointed for a second trial; on which day four ploughs with oxen, and six with horses appeared, when premiums were adjudged and paid as follows:			
To Bryan Floody, ox-ploughman to Mr. Blackwood, - - -	2	5	6
To Christopher Kelly, horse-ploughman to Mr. Troy, - -	2	5	6
No. 3. *Rearing Children.*			
October 28th, To Patrick Magenis, for having brought up the greatest number of children (*viz.* fifteen) in habits of industry, - -	1	14	1½
To Patrick Sharkey, for next greatest number, *viz.* eight, - -	1	2	9
To Thomas Kernan, for next greatest number, *viz.* seven, - -	1	2	9
To Connor Farrelly, for fourth greatest number, *viz.* two, -	0	11	4½
No. 7. *Labourers in Farming, &c.*			
To John Beddy, for fourteen years service with Mr. Smythe, -	1	14	1½
To Andrew Mooney, for thirteen do. with Mr. Kirkpatrick, Coalmine,	1	2	9
To Connor Farrelly, for eleven do. with do. - - -	0	11	4½

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No. 24. Superannuated Labourers.	£.	s.	d.
To Daniel O'Brien and Patrick Lynch, 1*l.* 2*s.* 9*d.* each, -	2	5	6
To Thomas Carrol and Edward Mahon, 11*s.* 4½*d.* each, - -	1	2	9
	£18	4	0

The premiums which require a year for their completion from No. 10 to No. 24, to be determined at the first meeting after the 1st of May 1800.

The Society foreseeing a dear season, have opened a subscription to purchase provisions and fuel, to be sold out to the poor at reduced prices.

A premium to superannuated labourers, suggested by a paper of Dr. Dobbin's. Agricultural Magazine, No. 1. p. 39.

Premiums proposed by the Farmers Society of the Union of Castleknock, for the year commencing the 1st of May 1799, and ending the 30th of April 1800.

LABOURERS PREMIUMS.

	£.	s.	d.
1. To the best ploughman with oxen, - - -	2	5	6
2. To do. with horses, -	2	5	6

The qualifications necessary to gain the above premiums, to be determined by a committee appointed for that purpose. The ploughing-match to be held in a field of Mr. Troy's at Porterstown, on the 24th of June 1799. All claimants for the ploughing-premiums

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	£.	s.	d.
are requested to send in their names and the number of ploughs they intend to send, to the Secretary, three days before the trial.			
3. To the labourer who shall have brought up the greatest number of legitimate children to the age of twelve years in habits of industry,	1	14	1½
4. To ditto, for the next greatest number, - - -	1	2	9
5. To ditto, for the third greatest number, - - -	1	2	9
6. To ditto, for the fourth greatest number, - - -	0	11	4½
7. To the labourer in farming, who shall have lived the greatest number of years (not less than five) in the same service, and behaved with honesty, sobriety, and industry, during that time; and who shall produce a satisfactory certificate from his master of such continued good behaviour, -	1	14	1½
8. To ditto, for the next greatest number of years, - -	1	2	9
9. To ditto, for the third greatest number, - - -	0	11	4½
10. To three labourers, who shall be returned by judges appointed for the purpose, as being the most expert and handy in the different works of husbandry, *viz.* ditching, draining, thatching, plashing hedges, &c. ploughing excepted, one guinea each, - - -	3	8	3

N. B. The premiums for ploughing, ditching, draining, and for handy labourers, to be determined by a Committee appointed for that purpose.

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	£.	s.	d.
The foregoing ten premiums to be determined the last Monday in June 1799. All claims for said premiums to be sent in to the Secretary, on or before the 22d of June 1799.			
The following premiums require a year for their determination; which year begins the 1st of May 1799, and ends the 30th of April 1800. All claims for said premiums to be sent to the Secretary on or before the 1st of May 1800, and to be determined on the next meeting of the Society.			
11. To the wife or widow of a labourer who shall have done the greatest number of days work in husbandry within the year—a preference to the widow, - - -	1	2	9
12. To ditto, for the next greatest number, - - -	0	11	4½
13. To six boys and six girls from twelve to sixteen years old, who shall appear to the Society, by certificates from their employers, to have earned the most money in country-business within the year, half a guinea each,	6	16	6
14. To the same number of boys and girls under the age of twelve, and under the same conditions, provided premiums eleven and thirteen do not exceed 3*d.* *per* day; twelve and fourteen, 2*d.* - - -	6	16	6
15. To six labourers who shall obtain from their respective clergymen and employers, certificates of their being the most attentive to religious duties, the most sober, honest, in-			

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	£.	s.	d.
dustrious, and in every respect the best conducted labourers within the Union, - - -	3	8	3
16. To six boys and six girls, who shall be returned from the schools of Castleknock, Blancherstown, and Porterstown, as the most attentive to learning, and best behaved children of said schools; the certificates to be signed by the masters, and counter-signed by their respective clergymen: these premiums to be given in books or clothes, - - -	3	8	3
17. To three labourers, or widows of labourers, who shall be returned by inspectors appointed for that purpose, as having kept their children, cabins, and gardens, in the neatest, best, and most decent order, gentlemens lodges excepted, - -	3	8	3
18. To the wife or widow of a labourer, who shall (with the assistance of her children under the age of sixteen) have spun the greatest quantity of linen yarn, and prepared the same for the loom, within the year, -	1	2	9
19. To ditto, for the next greatest quantity, - - -	0	16	3
20. To ditto, for the third greatest quantity, - - -	0	11	4½
21. To the wife or widow of a labourer, who shall (with the assistance of her children, under the age of sixteen) have spun the greatest quantity of woollen yarn, and prepared the same for the loom, within the year, - - -	1	2	9

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	£.	s.	d.
22. To the wife or widow of a labourer, for the next greatest quantity,	0	11	4½
23. To the wife or widow of a labourer, who shall (with the assistance of her children under the age of sixteen) have knit the greatest number of pairs of stockings within the year, - - - -	1	2	9
N. B. The quantity of yarn, and number of pairs of stockings to be certified (if required by the Society) upon oath.			
24. To superannuated labourers, who shall be recommended as having been sober, honest, and industrious, by their employers, - - - -	3	8	3
	£. 50	5	10½

MEDALS AND PREMIUMS TO GENTLEMEN AND FARMERS.

1st Class to consist of gentlemen of estates and gentlemen-farmers; 2d. Farmers living by agriculture, and paying 50*l. per annum* rent, and upwards; 3d. Farmers living by agriculture, and paying under 50*l. per ann.* rent.

1. To the farmers of the first and second classes, who shall keep their farms and offices in the neatest and most exact order, a medal each.

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	£.	s.	d.
2. To the farmer of the third class, for the same, a medal, or -	1	2	9
3. To the farmers of the first and second classes, who shall preserve their corn on the best constructed stands, and in the most effectual manner, a medal each.			
4. To the farmer of the third class, for the same, a medal, or -	1	2	9
5. To the farmer who shall appear to have the most comfortable habitation for his labourers, a medal.			
6. To the farmer who shall raise the first, second, and third greatest quantity of potatoes, in proportion to the ground occupied, in the best and cheapest manner, a medal.			
7. To the farmers of the first and second classes, who shall make the greatest quantity of perches of ditches with white-thorn quicks and forest-trees, a medal each.			
8. To the farmer of the third class, for the same, a medal, or -	1	2	9
9. To the farmers of the first and second classes, who shall have made the greatest quantity of covered drains in the best and cheapest manner, a medal each.			
10. To the farmer of the third class for the same, a medal, or -	1	2	9
11. To the farmers of the first and second classes, who shall have collected the greatest quantity of good impost or compost, a medal each.			
12. To the farmer of the third class, for the same, a medal, or -	1	2	9
13. To the owner of the best bull, four years old and upwards, a medal.			

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	£.	s.	d.
14. To the owner of the best ram, three years old and upwards, a medal.			
15. To the owner of the best draft-stallion, a medal.			
16. To the person who shall have produced the greatest quantity of honey within the year, a medal, or -	1	2	9
	£57	2	4½

The above premiums to gentlemen and farmers, belong to the class which require a year for their determination, therefore the claims for them are to be sent in to the Secretary, on or before the 1st of May 1800, and to be determined by the Committee for ploughing, ditching, draining, &c.

At a meeting of the Society on the 25th of March last, it was resolved, That no person who shall appear to the Society to have been engaged in the late outrages, or who shall be engaged in any future disturbances of the country, shall ever receive any of the premiums offered by this Society; and that this resolution be annexed to our next list of premiums.

Premiums given by the Farmers Society of Castleknock for the last year, ending the 1st of April 1799.

	£.	s.	d.
To Richard Mullally, having reared five children to the age of twelve years, - - -	1	2	9
To William Wilson, having lived with Dr. Connor twenty-six years,	1	2	9

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	£.	s.	d.
To Richard Mullally, having lived under the secretaries in the Phœnix-park eighteen years, - -	1	2	9
To John Rafter, having lived with Elizabeth Maunsell fifteen years,	0	11	4½
Half a guinea each, to William Wilson, James Curley, Patrick Henery, Robert Teelon, Thomas Packenham, and Matthew Morgan, as being in every respect the best conducted labourers in the Union, - - -	3	8	3
To Sarah Murphy, having worked the greatest number of days in husbandry within the year, -	1	2	9
To the undernamed six boys and six girls, as being the best conducted in the schools of Castleknock, Blancherstown, and Porterstown: James Scully, Mark Ardiff, Mary Henery, and Jane Geohegan, of Castleknock; John Cromer, John Duffy, Teresa Lynch, Margaret Cowan, of Blancherstown; John Kane, Richard West, Sarah Roe, and Elizabeth Brien of Porterstown, -	3	8	3
To John Kernan, under twelve years of age, having worked 294 days with Mr. Wynne within the year, -	0	11	4½
To Nancy Kernan, under sixteen years of age, having worked 299 days with Mr. Wynne within the year,	0	11	4½
To Thomas Carpenter, under sixteen years of age, having worked with Mr. Kirkpatrick 270 days within the year,	0	11	4½
To Christopher Gamble, having kept his children, cabin, and garden, in the neatest and best order, - -	1	2	9
To Elizabeth Byers, having spun the greatest quantity of yarn with the year,	1	2	9

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	£.	s.	d.
To Elizabeth Comber, for the next greatest quantity, - -	0	16	3
To Sarah Webster, for the third greatest quantity, - -	0	11	4½
	£16	14	9

The disturbances of the last summer prevented more claims from being sent in: the next year commences on the 1st of May 1799. The money not claimed this year, to be carried over to pay part of next year's premiums.

OBSERVATIONS.

There is no calculating the beneficial effects that might result from the general establishment of institutions similar to the Castleknock Farmers Society. It proceeds upon the true principle:— "That the most effectual way of promoting the "improvement of the condition of the labour-"ing classes, is to set them to work at it them-"selves." It combines with this principle a due attention to the improvement of their morals, and the education of their children; and tends to promote a friendly intercourse between the different classes of society in the district, and to render the rich better acquainted with the wants and the merits of their poorer neighbours. The principles on which this institution is founded, may be modified in a variety of shapes, and adapted to the particular circumstances of every district. The example so laudably set by the parish of Castleknock, has already been followed by a Society of gentlemen and farmers in the parish of Navan, and in the county of Meath.

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No. III.

Extracts of two Letters received from the Rev. Dr. Forster of Stradhally, to Dr. Perceval, with Observations by the latter.

Stradhally, 16th July 1799.

IN the year 1785, two schemes were formed in this parish, one designed for the benefit of sick and infirm artists, as smiths, carpenters, masons, &c. Each member and subscriber paid an English shilling on admission, and ten-pence halfpenny the first Monday in each month. An English shilling was likewise paid for an annual dinner in September of each year; and on the death of any one of the poor members, an English shilling was paid by each member towards the support of the widow and family of the deceased. In case any of the poor members was sick, confined, and unable to work, he was paid weekly six shillings: if he continued invalid more than six weeks, his allowance was three shillings per week.

The other scheme was for the benefit of day-labourers; the same rules, charges, and allowances when ill, as those of the artists already mentioned, save that eleven pence was paid on the second Monday in each month by each member of the Labourers Society. It is to be observed that a common labourer, supposing him to work six days in each week, which is seldom the case, at eight pence a day (the wages here) he could earn but four shillings a week; yet when sick or disabled, he was allowed six shillings, as his wife and family might be interrupted in their

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occupations by attention to the invalid, and because some medicines and more costly fare than usual might be necessary for his recovery. In a short time after these schemes were formed, a large number of the principal people of this parish, and not a few externs, became willingly honorary members, to contribute to the funds for supporting them: each scheme had upwards of one hundred and fifty subscribers and members. In consequence, the funds of each society quickly enabled their respective stewards to purchase a black velvet pall, twelve linen scarfs, fourteen hatbands, two clokes, caps and poles for conductors. Each member was charged sixpence who did not attend the funeral: thirty shillings was allowed for a coffin and expences. The poor labourers and artists who were members, felt inexpressible satisfaction, knowing they would be buried, not like dogs without a coffin, but in a kind of state unknown to persons of their rank. To secure the morals of the poor members of each scheme, the rules declared, That any person convicted by two or more witnesses, before a council appointed and sworn, of being drunk, of cursing and swearing, of being concerned in any riot, of using indecent or opprobrious language, of stealing and robbing, or of being guilty of any crimes forbidden by the laws in force here, such person so convicted was to be expelled, and to forfeit the benefits he would otherwise be entitled to.—A sworn treasurer, three stewards, a council of seven, and as many members as pleased, met at a house appointed for the purpose, on the first or second Monday in each month, to audit the accounts, pay money, hear and determine causes, &c. Each member present to be allowed one quart of threepenny ale. Any member who did not within each month pay all due from him, his

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name to be struck out of the books. A large chest was bought for the pall, &c. and a strong box with three different locks and keys, and a key given to each of the three stewards; all of whom were required to be present at opening the box to pay and receive money. Two sworn members were obliged each day to visit the invalids, and report faithfully whether their sickness was real or pretended.

No artist or labourer was admissible into the societies formed here for their benefit, unless under forty years of age, and of sound mind and body; and none were to be admitted without a month's previous notice, to inquire into their character and modes of life. I mentioned that an English shilling was paid by each member towards the support of the family of a deceased member; and I recollect with pleasure several instances of the happy consequences of that rule, among which I reckon a poor labourer that worked with me: he died and left a widow and four boys: she got, besides thirty shillings for coffin, &c. seven pounds ten shillings English. Out of that sum she apprenticed the two elder boys, aged eleven and twelve, clothed and schooled the other younger boys.

I have from much experience been long since convinced that the most effectual method of improving the condition of the poor is by the encouragement of industry, sobriety, and of course, prudence, &c. They greatly want the implements and the means of industry; as spinning-wheels, knitting-needles, flax, cotton, wool. A pound of worsted delivered to different families, with a promise of three pence more for a pair of knit stockings than the shops give, has had often a good effect here: the same I may say of cotton, wool, and flax; a small additional

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premium is a spur. The establishment of some manufacture suited to each town, would be a permanent support: a sure source of comforts to the poor.

OBSERVATIONS.

It is much to be regretted, among the innumerable calamities entailed upon the kingdom by the late rebellion, that those societies, which till then flourished, and were productive of the most beneficial effects, have been entirely broken up. We lately had to lament the destruction of two similar institutions at Wexford, originating from the same cause.

It is obvious that the funds of societies established on principles similar to those of the Stradbally institutions must soon fail, unless recruited by large contributions from honorary members. Yet such is the improvident disposition of the peasantry of Ireland, that perhaps it will be found necessary in most parts of the kingdom to induce them to subscribe, by the offer of terms more advantageous than the calculation of their own contributions would justify *. The allowance of six shillings a week to those who can earn but four, seems however too liberal; nor is it probable that even the solemn obligation entered into by the stewards would afford security against abuses. Experience has but too well evinced the inefficacy of such obligations; and many will join in the opinion of the excellent Howard, that they ought to be dispensed with in similar cases of much higher importance.

* This would be peculiarly necessary in parts of the kingdom where the price of labour is lower than at Stradbally.

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No. IV.

Account of the Sunday and Daily School on the North Strand, by a Lady.

Communicated by Doctor Stokes.

THIS school was instituted in 1786, for boys and girls; the total number admitted to the 19th of August 1799, has been 2027. The average number on the rolls has been for some years past 250.

INCOME.	*l.*	*s.*	*d.*	EXPENCES.	*l.*	*s.*	*d.*
Subscriptions,	50	0	0	Chaplain's salary,	34	2	6
Charity Sermon,	150	0	0	Five Teachers do.	80	0	0
Collections on Sundays in chapel,	60	0	0	Rent, -	20	0	0
				Clothing, -	36	0	0
				Stationery, -	13	0	0
	260	0	0	Apprentice-fees and all incidental expences, including coals, repairs, advertisements, &c.	70	0	0
					253	2	6

For account of the profit on the girls work, and the uses to which it is applied, see page 36.

It is an invariable rule, not to let the expences exceed the income, for the purpose of securing permanency to the institution.

This school is more particularly intended for the benefit of the inhabitants of St. Mary's, St. Thomas's, and St. George's parishes; but from its commencement in the year 1786 to this day, there is not a single instance of any proper object being refused admission; and many at this time attend from a very considerable distance. The situation of the school is preferable to one more

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central, as not only the health of children is better, but they even receive instruction more effectually in purer air, as experienced teachers have observed.

For the former government of this charity, see Second Regulation, in a pamphlet intitled, "An "Account of the Institutions and Regulations "of the Sunday and Daily School, North "Strand," published in 1794. At present the government is regulated by annual subscribers and honorary members, who appoint officers and committees, and fill up vacancies.

The principal officers of the Society at present are as follows:

The Right Hon. John Beresford, *Patron*;
Lord Viscount Wicklow, *President*;
Clotworthy Rowley, Esq. *Vice-President*;
(One vacant.)
Rev. William Whiteside, *Chaplain*;
Sir Wil. Gleadowe Newcomen, Bart. *Treas.*
John Fowler, Esq. *Sub-Treasurer*;
Mr. William Watson, jun. *Secretary*.

Admission for children is obtained on the recommendation of a subscriber in writing: in case there is cause to reject such recommendation, the reasons for such refusal are assigned to the recommender.

Part of the employment in the female-school consists of knitting and needle-work. A lady of the Society is appointed to preside over that department, to direct the kinds of work the children shall be employed in, to furnish materials for the same, and to take charge of it when executed. A committee of finance is authorized to supply her with money for that purpose.

For the books kept to regulate the interior management of the school, see Appendix, No. V.

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The Books used in the School in education, are

Alphabets and spelling-cards, 1st Lessons for children, Imperial Spelling-book, Dilworth's New Guide, Universal Spelling-book, Hannah Moore's Tracts, Instructive Stories for the Poor in general, the Sunday Scholar's Manual, the Servants Friend, the New Testament, Tracts published by the Society for promoting Christian Knowledge, Sellon's Abridgment of the Scriptures, Lessons for Children from the Scripture, Church-Catechism, Fundamentals of Christianity, Dr. Mann's Explanation of the Church-Catechism, Secker's Lectures. The four last are put into the hands of Protestants only.

These are what are at present used in the School; but it is sometimes necessary to lock up some books and give out others, though the children may not have read them through, as the junior children are apt to get the stories by rote, from hearing their seniors read them.

One of the masters is a Roman Catholic, and conducts the Roman Catholic children to chapel every Sunday.

The catechisms used by those, are directed by aclergyman of their own persuasion.

To procure the regular attendance of the children, it has been found necessary to hold out some advantage to them besides education. For this purpose, at the commencement of the school, bread was given: the mode of distribution was as follows: at nine o'clock the names of the children then present were marked on a slate, and at one o'clock each of those children was given one-eighth of a sixpenny loaf. But this was found inconvenient, for, 1ſt, Of those children who lived at a distance from the school, it was observed, that the least distressed were those who came earliest, as they could more easily get their breakfast early. 2dly, That of those who lived

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near, many came in and were marked, and then went home for their breakfast. 3dly, There was an opportunity for purloining the bread, as the distribution was variable.

For the last five years it has been found best to consider early attendance, along with other parts of good conduct, deserving encouragement, and to reward it by additional clothing.

Perhaps at a country-school a breakfast to the first twenty would answer, as that would be an invariable expence.

Of 250 children, which is the annual average number on the roll-books, sixty only are clothed by the charity. To prevent parents from sending their children only with a view to get them clothed, and then withdrawing them when clothed, no child is clothed until it has been some time at the school, and has made some proficiency; and before the delivery of the clothes the parent of the child is obliged to sign a note for 8*s.* 1½*d.* or 11*s.* 4½*d.* according to the size of the child, which note the parent is compelled to discharge or return the clothes if the child ceases to attend, unless there is a cause assigned that is allowed by the governors to be sufficient.

In one instance it was found necessary to sue; and recovery was made. In a second, on a threat, a cloke which was demanded was returned. This adherence to the rule was found very beneficial.

As a further inducement to regular attendance, and one which will operate on the parents, it was determined in September of this year to give eight premiums, consisting of a barrel of coals each to the parents of the eight female children who shall attend the School most regularly from the 23d of September 1799 to the 1st of February 1800, provided the children do not otherwise forfeit them by misconduct.

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The clothing given yearly to the children is as follows:

Boys. A coat and trowsers of livery cloth, and a grey linen shirt.

Girls. A grey linen shift, with white linen sleeves, a linsey-woolsey petticoat, an olive coloured twilled cotton gown, a check apron. To the small children a lawn tippet; to the larger girls a coloured cotton shawl; caps and ribbons to the grown-up girls.

The girls obtain additional articles of clothing either as rewards for remarkably good behaviour, attendance on Saturdays to clean the school, or by the profit of their own work as soon as they are able to do any out of school-hours: these consist of shoes, stockings, hats, and second changes of the year's allowance. Sometimes their situation requires the price of their work to assist in their support.

There are also woollen clokes lent out to the most deserving girls; these are lent out in November and taken back in April or May (except one which is left with the girl who goes of messages, occasioned by the taking in and returning of work). The parent signs a note for the value of these clokes, under the same conditions of those signed for the other clothing. One set of clokes has served three winters, and will probably serve two more. When the clokes are taken back, the girl whose cloke is least injured by the winter's wear, gets a premium.

The twilled cotton was chosen for gowns after the following experiment was made: In the year 1794, four gowns were made up for four children of the same size, and at the same time. One of green camblet, one of plain blue linsey-woolsey, one of brown-and-white crape stuff, and one of olive coloured twilled cotton. Those gowns were very nearly the same price. At the ex-

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piration of three months from the time they were given, the three first were broken, and the cotton was not; but since that time this article has risen in price about one-third; and perhaps on that account another may be adopted.

The gowns when made up are fitted to each child that is to wear them. For the last three years care has been taken to have one of the mistresses who has sufficient skill in mantua-making, to instruct the girls to make up the gowns. The other articles of clothing are made up in five sizes, except the shirts, four sizes of these being sufficient. For sizes of childrens clothing, see Appendix, No. V.

It has been found to answer the distribution best, that rather more than one half of the clothing made up for the girls, should be of the third and fourth sizes, and also of the shirts; one half of the boys clothing of the second and third sizes.

The woollen clokes are made of grey coating, one yard and three quarters wide, at 5*s*. 6*d*. per yard, but the discount allowed for ready money, and one yard which it is customary to give when twenty yards are purchased at one time, reduce the cost of this article to 5*s*. per yard. The clokes are made up in different sizes, from one yard and a quarter to two yards in each; the two yards size, with binding, strings, and thread, cost 10*s*. 10*d*. In this estimate no charge for making is included, as they are made by the children in the school.

The same advantages arise in purchasing the livery cloth for the boys clothes. The average quantity for the dresses of twenty boys is twenty-five yards; the smaller boys jackets have not skirts. This cloth is 6*s*. 9*d*. per yard.

Fifteen yards of grey linen three-quarters wide, is sufficient for lining the sleeves of twenty boys coats. The larger metal buttons are bought

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at 3*s.* per gross, the smaller at 1*s.* 6*d.* The making of each suit costs 3*s.* 3*d.*

Every article used is purchased by wholesale: a great saving arises by so doing.

Of the girls, about three-fourths of the number on the roll generally attend; of the boys, a somewhat greater proportion, as they are not so often wanted at home.

The sorts of work in which the girls are employed, are as follow:

Knitting garters, stockings, and socks, making up all the clothing distributed to the girls, the shirts for the boys, and plain work for hire.

The difficulty of obtaining plain work has been spoken of. (See page 180 of the first vol. of Reports of the Society for bettering the Condition and increasing the Comforts of the Poor, published at London 1799). This does not exist in this institution, it being situated near a city, and there being a person responsible for the safe return of it.

As to the necessity of lowering the prices of work, see same publication, page 181. In this institution the prices are the same as are usually given to room-keepers for work of the same kind, that the under-rates might not injure the latter; besides, it being impossible to have such a supply of plain-work at all times as would exactly employ the number of children able to work, the present prices enable the institution occasionally to assist indigent room-keepers (without expence to the charity) by giving them the overplus; and an advantage arises to the charity from giving out that overplus, by preventing disappointments to the employers, which might be occasioned by the irregularity of the attendance of the children, which is unavoidable in institutions where the children are not lodged.

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Though the prices are not lowered, the present pecuniary profit is not the object in the employment of those children. Habits of industry, neatness and regularity, are the first consideration.

The garters and socks sell at a reasonable profit to shop-keepers to sell again, and at the Repository in Grafton-street.

There is in general such a supply of materials for knitting stockings, sent in by ladies, to be paid for at the usual price of knitting (which is the same for knitting as the materials cost) that there are seldom any stockings knitted for sale.

If so many persons send materials at the same time, that all cannot be knitted at the time when the owners wish to have them finished, the materials for the largest size are returned, as the children learn with more facility by knitting small stockings than large ones.

Knitting and plain work for hire are given out to those girls who are capable of doing them, without the immediate superintendence of the miſtreſſes, and have leiſure to work during the intervals of the school-hours; but this is entirely optional with the girls: when they do undertake it, they are paid the full price of their work, either in clothes, which are given them at the wholesale prices, or money, but the school-clothing is never given out to be made in the evenings, it being reserved as a means of teaching the children who cannot work sufficiently well for hire.

The teaching them to make their own clothes is considered as a material part of their education; for, when grown up, if they should have families, the knowledge of it may be a means of great saving to them: if they should become servants, it diminishes the temptations to which those who cannot work are exposed. It is to be feared that

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such are tempted to pay for the mending their clothes with articles entrusted to their care.

No girl until she has made a shirt is permitted to learn to write. It considerably promotes their industry to teach them, 1st, knitting, 2dly, plain work, and lastly, writing. As they almost without exception esteem those acquirements in the reverse order, no girl is allowed to write on any day on which she has not been in school at half past nine o'clock in summer, or ten o'clock in winter.

The profit arising on all the work done in the school is applied to the support of the institution. —The profit arising from the work is variable. This is easly accounted for, as in some years there is a much greater proportion of useful hands than in others.

After deducting all expences which necessarily attend the work, such as threads, worsted, needles, thimbles, scissars, and small premiums to the children for remarkable expedition; in the least profitable year the net profit has been 10*l.* 16*s.* and in the most profitable 25*l.* This profit is applied to the purchase of hats, shawls, caps, ribands, woollen clokes, tapes and threads for making up the school-clothing; to the purchase of articles considered as school-clothing, when the sum granted for clothing happens to be deficient after the year's allowance is disposed of; occasional presents to the mistresses for extraordinary diligence, and other incidental expences too trifling to go through the regular form of application to the treasurer.

There is a necessary disbursement out of every 18*l.* received for work, of 7*l.* or 8*l.* for thread, worsted, needles, &c.

Five years ago a guinea was given by the committee of finance to purchase materials for work

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for the children; since that time they were not called on; and there is a balance remaining in hands of above 20*l.* arising from this profit. This account is only closed up to the 1st of January last.

Girls and boys are taught arithmetic, but not until they have made a considerable progress in the other branches of their education.

The boys in general make the greatest proficiency in arithmetic.

Each morning when the schools are opened, a short form of prayer, adapted to the occasion, is read by the resident master and mistress, and another before the schools are closed in the afternoon.

Spinning has not hitherto been a branch of education in this institution, on two accounts:

1st, The building is not adapted to it, the boys occupying the ground-floor, lest they should injure the chapel which is on the upper; and spinning could not be conveniently taught on an upper floor, as the noise occasioned by the wheels would make it impracticable to give any instructions relative to other business in the same, or even in an adjoining room.

2dly, When the particular situation of any of the girls requires a knowledge of spinning, the governors have procured them admission into some one of the spinning-schools in the city.

It is however intended to try whether spinning can be conveniently taught in this school; and preparations have been made for that purpose.

To an objection made, that the children of this institution are not instructed in any particular

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branch of manufacture by which they might be enabled hereafter to procure a support,

It is answered, 1st, That the receiving the principles of religion and morality, and the elements of education, must afford adequate employment to the infant mind, which is best adapted to such instruction; and that the age of 14 years is sufficiently early to commence an apprenticeship in any branch of manufacture: and if entered in this school at the age of 7 or 8 years, at the age of 14 years they are prepared to go into the world with ideas becoming christians and useful members of society.

2dly, That from the situation of the institution near a great city, the governors are convinced that it must prove more advantageous to fit the children for apprenticeships in different trades and services; and that therefore a comparatively general information must be more useful than a perfect knowledge of any particular branch of manufacture, from the exercise of which an inconsiderable number only would derive advantage.

Without arraigning any part of the scheme of this excellent charity, a scheme regulated in some respects by local circumstances, it may be proper to observe that in general in such institutions it may be advantageous to teach the simple processes of spinning flax or wool: both should be considered as part of the domestic economy with which poor women should be acquainted, especially in the country.

If great domestic savings arise from knowing how to make clothes from the web, do not similar advantages arise from knowing how to make the thread of which the web is made? and when women spin for sale, their profits, though low, are less precarious and dependent than those from plain work.

It is a matter of more difficulty, but of greater importance, to fix on useful modes of teaching the boys at charity schools productive industry.

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It seems to be deserving of notice, that, during the time of the late rebellion, in the month of June 1798, an exact enquiry was made at the habitations of the parents of the children at that time on the roll-books of this school, and it was ascertained that of the parents of above 250 children, only one person was missing, and on that account liable to a suspicion of being concerned in the rebellion. Possibly the education here bestowed on the children may have had indirectly some influence in disposing their parents to a perseverance in sober industry, and attaching them to the higher orders of society.

No. V.

An Account of the Derryloran Sunday-School.

Communicated by the Miss Olivers.*

THE Derryloran Sunday-school was instituted by Lady Lifford and Mrs Stewart, in December 1789. There are usually from 180 to 200 scholars; and since the commencement 693 have been admitted into the school; the age of admission from 7 years old and upwards. The children are not dismissed till they are of an age and sufficiently instructed to receive the sacrament.

There are three masters and three mistresses, who are each paid a shilling a Sunday for teaching 30 children; besides which a few of the elder and most forward scholars assist in teaching the younger ones.

* This account and the following one were communicated at the particular request of a member of the committee.

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The ladies who visit, each of them superintend the scholars belonging to one master or mistress, instruct and catechize them in rotation, giving their chief attention to those who can read, and only occasionally examining the others, in order to judge of their progress, of which they keep a written account.

The children are taught at the school-house from half past nine o'clock in the morning till half past eleven, and in the church from the time morning-service is over, till half past three in the afternoon. They are instructed in reading, and the principles of the christian religion.

Each teacher is furnished with a chequered class-paper, containing a list of their scholars, in which they mark down every Sunday the presence or absence of each child.

The books used are, Child's 1st book, Salisbury Spelling-book, Psalter, Testament, Watts's Hymns, Sermons for Children, Broken Catechism, Sunday-Scholars Manual, and Sellon's Abridgement of the Scriptures. It is intended to substitute in the place of some of these, Mrs. Trimmer's Charity-school Spelling-book and Abridgement of the Scriptures, with the addition of her Teacher's Assistant and Scripture-Catechist. Her Abridgement of the Scriptures is preferred to Sellon's, because it is in *scripture-language*; his, though excellent for those who are already well acquainted with the Scriptures, is too abstracted and general for children; and for want of that minute detail of circumstances which is necessary to engage the attention and interest the feelings, his narratives make no impression on their minds. One of the visitors has lately found great advantage to the children from the use of Mrs. Trimmer's Scripture-History with *Prints*. One set for each teacher would be but a trifling

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expence, and the benefit must be very great: sensible images impress the mind so much more strongly than any ideas conveyed by words.

The Annual Expence of the School.

Salary to six teachers, at 1*s.* 1*d.* *per* Sunday,	-	£ 16	18 0
Books, about	- -	5	13 9
		£ 22	11 9

The above sum is raised by yearly subscription. Mrs. Stewart and Mrs. Oliver being the principal subscribers, have the entire management of the school.

Premiums of clothing to the most deserving children are given once a year: there is no regular fund to provide for this expence, which is defrayed by the profits of balls, and amounts to about 30*l.* yearly.

The premiums are of three degrees. Coats and gowns are given to the best boys and girls, and articles of inferior value to others, in proportion to their merits. There is no public examination of the children as to their *learning*; but at the distribution of the premiums, the visitors give publicly an account of the progress, behaviour, and attendance of those they superintend, and recommend each for the particular reward of which they think them deserving. In forming their judgment, the chief thing that influences them is regular attendance; the reason of which is, that as the children, from the difference of their situation, have very unequal means and leisure for improvement during the week, some being at service and others having the advantage of a weekly school, their progress in learning would be a very unfair criterion of their real merit; whereas those who constantly and regularly attend the Sunday-school, shew a desire for

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improvement that certainly deserves encouragement.

Children of all religious persuasions are indiscriminately admitted, have all the same books given to them, and receive exactly the same religious instruction; but no attempt is made at conversion, and they are left at liberty to attend whatever place of worship their parents go to, provided they return to school in the afternoon.

The success of the Derryloran Sunday-school may principally be ascribed to three things, viz. to the constant personal attendance of the ladies who superintend it, to the annual distribution of premiums, and to the particular care uniformly taken to avoid all religious distinctions.

Many excellent effects have resulted from this establishment. The children, who at first were disgusting, from dirt and rags, in a short time became decent in their appearance, and orderly in their behaviour. The constant attendance of the ladies who superintend the school, is beneficial in so many respects, that it is hardly possible to enumerate them. They are more capable of instructing the children, by conversing with and asking them questions, than the common masters and mistresses; and advice, praise, or censure, comes with more weight from them, and has a better effect: this familiar intercourse creates a reciprocal attachment between them and the children, which even extends to the parents, who, as far as we can judge, have been in every instance fully sensible of and grateful for the benefits their children have derived; and so far from encouraging levelling principles, it encreases respect, founded on gratitude and esteem. In some instances, persons who, before the establishment of the Sunday-school, had scarcely ever been seen at church, became afterwards regular in at

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tendance at church and at the sacrament; which we cannot help attributing to the instruction and books their children received at the school. Others, who could not read themselves, have expressed with the utmost thankfulness, the delight they experienced from their children being able to read the Bible to them on a Sunday, or during sickness. As far as our knowledge extends, we have great reason to be satisfied with the subsequent conduct of the children educated at this school; in some instances particularly so.

There is no school of industry in the parish; but the visitors to the Sunday-school, as an encouragement to little girls who are particularly diligent, often send them to a working-school during the week. Some of them have lately experienced great satisfaction from the benefits resulting from the giving spinning-wheels to children of seven or eight years old, who before were idle for want of one; though perhaps able to spin only one dozen in a week, yet by a steady perseverance in spinning that quantity regularly, they have in the course of a few months clothed themselves from head to foot. A pound or two of flax given as a reward for industry, has been found an excellent spur.

OBSERVATIONS.

The account of this school presents a striking example of the efficacy of personal superintendence, confirmed by the experience of ten years. In some instances, the difference of religious sects in this kingdom, the indifference of parents to the instruction of their children, and a variety of other circumstances, have been represented as unsurmountable impediments to the success of such an establishment. Before the steady zeal and

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unabating perseverance of the ladies who have superintended Derryloran Sunday-school, all these difficulties have been found to melt away; and though there are several instances in which institutions of the same kind have been attended with success in this kingdom, we have met with none more calculated to animate and encourage similar undertakings than the present. The superintendence of the rich is the grand principle of success in every undertaking for the relief or instruction of the poor: it convinces them that their interests are an object of affectionate concern with their wealthier neighbours, and excites them to co-operate in every scheme instituted for their advantage; it cannot fail to have a beneficial effect upon their manners, and to promote civilization amongst them; and by making them feel inequality of rank and wealth as the immediate source of blessings and comforts, must furnish the best practical answer to all factious declamation on the equality of mankind.

No. VI.

An Account of Cookstown Charitable Institution.

Communicated by the same.

THE necessity of some effectual provision for the poor, had long been felt by the inhabitants of Cookstown; they were not only infested by swarms of beggars from all parts of the country, but it was known that much misery existed throughout the parish, beyond what it was in the power of individuals to relieve; and while many

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an old inhabitant, reduced by sickness or age, or burthened with a large family, suffered extreme distress, the charitable were often imposed upon by the fictitious tale of an artful stranger. From an inquiry by the churchwardens, it appeared that between fifty and sixty families were in great poverty and distress, though very few of that number were of the description of common beggars, and not half of them were on the church-list; consequently they had no resource but in the casual bounty of individuals.

To remedy these inconveniences, to provide relief for the really-deserving poor, to exclude the idle and worthless, to relieve sickness, to prevent beggary, and encourage industry, a plan was proposed and has been adopted, the idea of which was suggested by the perusal of a pamphlet, entitled, "An Account of the Management "of the Poor at Hamburgh *."

In May 1799, the first quarter of an annual subscription of 105*l.* was collected, and a meeting called of the subscribers, out of whom were chosen three directors, nine overseers, a physician, treasurer, and manager of flax. The poor of the parish was afterwards divided amongst the overseers, allotting to each three a particular district. They were instructed to visit and make strict inquiry into the circumstances and character of every person applying for relief; to report their situation to the directors, together with their own opinion of the relief required. To assist them in these inquiries, they were provided with a printed list of questions, the answers to which they were to write upon the blank column of the page.

* Printed at Dugdale's, and in 7th No. of the Reports of the Society for bettering the Condition of the Poor in England.

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The first Monday of every month was appointed for the directors, &c. to meet, to inspect the accounts, and settle all regulations for the ensuing month. The situation of every poor person on the list is then attentively considered by the directors, they consult with the overseers, who have been eye-witnesses of that situation, and, after comparing the possible earnings of the poor person with their *necessary expences*, they proportion the relief ordered as nearly as possible to the exigencies of the pauper and the state of the fund.

The physician gives his attendance *gratis*, every Saturday from 12 till 3 o'clock, to all the poor who come to him recommended by a director.

The apothecaries furnish medicines at prime cost.

In this institution the poor are assisted by medicine, by clothing and bedding, by weekly allowances, or other pecuniary relief, such as payment of debts, or to enable them to lay in a stock of fuel, and by flax to all who are capable of spinning.

The regulations are all copied, as nearly as local circumstances would permit, from the Hamburgh pamphlet, and the maxims of that pamphlet are adopted in the institution. The following regulations are extracted as illustrating its spirit:

"No person to receive relief from this institution who has not resided at least three years in the parish.

"No relief to be given except on the order of a director.

"No director to give an order till the person applying for relief has been visited by two overseers, except in urgent cases of sickness

"The manager of flax to purchase flax for the poor, to give it out to them in certain proportions, and to receive and pay them for the yarn when spun; the yarn to be sold for the benefit of the institution.

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"Every poor woman employed in spinning, to "have a little book, in which is to be noted down "the quantity of yarn she is capable of spinning "in a week, and in which is to be entered by the "manager of flax every Saturday, the quantity "she has actually spun the last week.

"In all cases where there is any capability of "work, any other assistance to be given *only* on "condition that the poor person earns all they "are capable of; and this rule on no account to "be dispensed with, except a certificate of in-"ability be produced from the physician.

"A recommendation from the physician, to "entitle to any extraordinary relief that he and "the directors may judge necessary."

Nov. 4, 1799. Since the commencement to this day, eighty-six persons have been admitted to the different benefits of this institution; fifty-three have received medical assistance; seventy have been assisted by clothes, bedding, and weekly allowances; and thirty-two have been employed in spinning, who also receive allowances, &c. according to their necessities, of whom twenty-five are widows.

General Account of Receipts and Disbursements, from the 11th of May to the 4th of Nov. 1799.

Money received.	l.	s.	d.	Expended.	l.	s.	d.
Half a year's subscription,	52	16	7	Weekly allowances,	37	12	0½
Benefactions,	17	1	3	Clothes & bedding,	35	7	11
Profits of a lottery of ladies work,	14	15	9	To buy turf,	8	10	7
A year's interest of 50l. poor's money,	3	0	0	To pay debts,	3	5	5
Advanced by the treasurer,	2	10	3½	Medicine,	1	9	7
				Repair and purchase of wheels,	1	2	2½
				To buy flax,	1	12	9
				Books & printing,	1	3	3½
	90	3	10½		90	3	10½

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No. 2.

Flax and Yarn Account.

Money received, and stock in hand.	l.	s.	d.	Expenditure and profit.	l.	s.	d.
797 hanks of yarn sold at sundry prices,	35	15	1½	*Paid at sundry times for flax, for spinning 818 hanks of yarn, and commission of 6d. in the l.	35	10	3
25 lb. of flax out spinning at 14d. h.	1	10	2½	Paid for silver,	0	4	10½
21 hanks of yarn, valued at 3s. 6d. per spangle,	0	14	4½	Balance in favour of the institution on this account,	2	4	7
	37	19	8½		37	19	8½

Clothes and Bedding distributed.

20 blankets,
165 yards of flannel,
187 yards of linen,
100 yards of drugget,
5 frize coats.

Of the benefits of an institution so much in its infancy, one dare not speak too positively; but that it has made some progress towards the attainment of its object may be inferred from the foregoing statement. It certainly has already increased the comforts and diminished the misery of a considerable number of individuals: a misery scarcely to be conceived by those who have not seen it †. That it has prevented beggary in

* Of the 35*l.* 10*s.* 3*d.* expenditure, 15*l.* 5*s.* 3*d.* was paid for spinning.

† Even the churchwardens had no idea of the sufferings of the poor till they went among them on this occasion. Many of them had no bed but a little straw upon the damp ground, and no covering but the rags they wore by day; and som poor women had not had a shift on for two years.

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many instances, there is every reason to believe; for many poor widows whose work was insufficient to maintain their families of young children, and who now by a small addition to their weekly earnings are enabled to subsist, would, without it, have been in the end reduced to beggary, after suffering inconceivable distress and hardship *.

To put a stop to beggary where it has been habitually resorted to, seemed so difficult, that it was not included as one of the objects of the plan; yet even this has been in some measure effected. In one or two instances, persons who before had followed no trade but begging, now spin their two or three dozen a week, according to their ability: and as the greater number of the subscribers to this plan no longer give alms to strange or common beggars, they no longer resort to the town.

OBSERVATIONS.

This is the first instance that we know of in which the principles of the Hamburgh plan have been acted upon in any private establishment in this kingdom. The advantages of combining an attention to the encouragement of industry in every plan for the relief of the poor, are too obvious to require additional comment: it is worthy of observation, however, that the sum of 15*l.* 5*s.* 3*d.* (see note on flax account) which composes part of one of the items of apparent

In some instances of persons afflicted with rheumatism, the physician could not prescribe effectual remedies, they were so much exposed to wet and cold, from the wretched state of their clothes and habitations.

* Some such instances having come to the knowledge of the persons who were chiefly instrumental in forming this institution, was what first convinced them of its necessity.

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expenditure in the account (No. 2.) is in truth so much subscribed by the labour and industry of the poor towards their own relief, and has contributed more effectually to the improvement both of their habits and condition, than a much greater sum expended in gratuities. It should be remembered also, that the profits arising from labour are likely to increase considerably in the progress of the establishment, from the improvement that may be expected both in the habits and skill of the persons employed.

No. VII.

An Account of Killaloe School and Dispensary.

Communicated by the Lord Bishop of Killaloe.

IN the year 1796 I proposed to the late Mr. Henry of Straffon, who possessed a large property near Killaloe, to join me in establishing a school for the benefit of the poor on his estate, and in the town and neighbourhood of Killaloe. I explained to him my wishes on the subject; and on shewing him that I was no stranger to the management of such an institution, he immediately assented, offering at the same time with that liberality which always marked his conduct, whatever sum I thought sufficient to carry my plan into execution. I mentioned one hundred pounds a year; and he directly ordered payment of his proportion.

I ought perhaps to mention that, prior to this application, I had stated to him my wishes to institute a dispensary: and as he had himself already supported one, he knew the advantage of it to the poor, and immediately joined me in its establishment. Having paid this tribute to the memory of a good man, I may, I hope, be allowed to state that the same humane disposition has shewn itself

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in his son, who wrote to me on his father's death, and with the warmth of youth and the feelings of a virtuous mind, desired also to be allowed to contribute to the benefit of the poor; concluding in words which I shall not forget, "that their "relief was, in his opinion, not only the principal "object of fortune, but the highest gratification "to be derived from the possession of it."

As it appeared to me more advisable to *build* a school than to hire a house for the purpose, I immediately began building, and in a few months finished one, containing on the ground-floor one room of forty by sixteen, and another of twelve by sixteen, with a room over them fifty-two by sixteen; the expence about two hundred pounds. Towards this building, the Rev. Mr. Carter, then diocesan schoolmaster of Killaloe, desired that the arrears due to him by some of the clergy of the diocese should be appropriated; great part of which have been since recovered, to the amount of near forty pounds, and expended according to his wishes. Stating this may appear unnecessary; but, in my mind, few things have been more injurious to charitable institutions than not acknowledging sums received, and shewing that they were expended in pursuance of the known intentions of the donor.

ESTABLISHMENT.

A schoolmaster and mistress, who are allowed 30 guineas a year and firing, which may amount to 8 or 10*l.* more. The master teaches reading, writing, and accompts; the mistress reading, plain work, and knitting. At the commencement of the school, the introduction of the woollen business was deemed expedient; and a man and a woman were accordingly brought down from Dublin to teach carding and spinning. These were soon dismissed for their improper conduct, but not till

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they had taught many of the girls, who are still employed in the manufacture, which is now conducted by the schoolmaster and mistress. A quantity of wool is given to him; he weighs it out to the girls, who card it and spin it, and are paid by him the full value of their labour. Some of them knit it into stockings, for which they receive from him the usual price of the country. If the yarn answers better for frize or blanketing, it is wove and then sold. The benefit of the institution is not totally confined to the children, as many poor women, not able to purchase wool, receive it at the school, return it spun, and get the full price of the country for their work; others knit stockings, and are paid in the same manner.

In the management of the school of industry, *interest* is made the foundation. The master receives one-fourth of the profits, the children are paid according to their work, and the surplus of the profit is expended in clothing them. The advantage attending this plan has already been proved, as a profit of 20*l. per cent.* has been received since the first introduction of the manufacture, notwithstanding that much waste had been committed by those who had the first conducting of the business.

The school-room is occasionally made use of as an assembly-room, and the profit arising from balls in it, laid out in purchasing clothes for the most necessitous. This has already proved no small advantage to the children, the last ball having produced sufficient money to purchase twenty-five great coats, and the same number of cloaks.

A material defect appearing in the institution from the time lost by children in going to dinner, and often not returning to school after it, determined me on providing them their dinner at the school-house; for which purpose (a considerable

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saving on the annual subscription having accrued) a sum of money has been expended in adding to it two rooms, one of which is fitting up as a kitchen. So many experiments have already been made in feeding the children, as to give hopes that the annual subscription of one hundred pounds a year will not only be sufficient for the education of all those who attend the school, but also for furnishing them wholesome and comfortable dinners.

By feeding the children material advantages are gained, as they are thereby kept out of mischief for many hours, and from the society of their relations—sometimes the worst they could be in. The number attending necessarily varies, as many of them at particular times are employed in country business. There are at present on the roll 98, though seldom more than 70 attend; nor are more expected, unless the advantage of having them fed may induce their parents to forego their assistance at home, and to send them to school more regularly. The Protestants are about one-third of the number; they are taught their catechism, and taken to church. The Roman Catholics are also taught theirs.

Plain work is principally considered, as few of the country women understand the use of the needle:—a fact which might sufficiently account for the rags in which they generally appear, and for the short time their clothes last.

When the kitchen is finished, I intend that the girls should be so far instructed in cookery as to be able to make comfortable messes, being confident that they may thus contrive to live at a cheaper rate than on their present food, though consisting only of potatoes and salt, and sometimes milk. I have also hopes that the warmth of good feeding may in some degree prevent the use of spirits, and obviate the necessity which

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the labouring man says he feels of taking something "to keep the stomach warm."

Account of the Dinners given to the Children at Killaloe School.

Dinners for 48 children, each child getting a pint of soup, and half a pound of bread made of oatmeal and potatoes, ⅓ oatmeal.

lb.	oz.		d.
10	7	of houghs and shins, at 5s. 4d. a cwt.	6
21		potatoes, at 2d. per stone, -	3
		salt, - - -	½
7		potatoes added to the meat taken out of the digester, - -	1
		onions and pepper, - -	1½
		Price of soup, ¼ a head.	12d.

Bread.

4 parts potatoes, one oatmeal, well mixed, then baked in an iron pot, came to one farthing the half-pound, which, with the soup, fully satisfied the children.

Part of the meat made into a stew with the potatoes, &c. was put into each can.

Oatmeal 3d. a pottle. Potatoes 2d a stone.

In Dublin, where potatoes are dear, the quantity ought not to be used in the soup; instead of them, barley-meal or oatmeal should be used; in the stew, potatoes ought to be used.

Soup made in digesters, boiled for at least ten hours over a very slow fire; the bone weighed two pounds six ounces.

N. B. Slink-calf answers extremely well, so do sheeps tripes.

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lb.	oz.		Killaloe prices,	d.
	7	barley-meal,		¼
	7	oatmeal,		¼
1		of salt pork cut into very small pieces,		4
	½	of pepper,		1
	1½	of salt,		¼
7		of potatoes		1
	7	scallions,		1½
		4 turnips and 1 carrot,		½
9	7	25 Sept. 1799, fed 26 children.		9¼

lb.	oz.		
1	4	eels,	
	3½	salt herrings,	
2	5	oatmeal,	
	7	onions,	
	½	pepper,	
	4	salt,	
21		potatoes,	
25	8	44 children.	

lb.	oz.			d.
7	8	potatoes,	12 children.	1¼
	10	oatmeal,		1¼
	4	onions,		½
	1	salt and pepper,		½
8	7	12 pints of water.		3½

lb.			d.
3	tripes,	40 children.	3
28	potatoes,		4
2	cabbages,		1
2	oatmeal,		3
1	scallions, salt and pepper,		2
	Total 32 quarts.		13

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lb.	*Potatoes bought by the Stone.*	lb.	oz.	*Loss.* oz.
7	of potatoes, when washed, wt.	6	11½	2½
	when boiled,	6	4	7
	when peeled,	5	5¼	10¾
	Loss on 7lb. of potatoes, -		1	4¼

Experiment, Dublin, December 14th.

lb.	oz.		*d.*
10	7	half a head	9
1		of oatmeal,	2
		salt and pepper for soup, &c.	1
4		potatoes,	2
			14

13 quarts of soup, and 8 shares of stew.

The bone when taken out of the digester weighed 3¼lb.

Killaloe Dispensary

Opened in 1795, supported by an annual subscription of thirty pounds a year from Mr. Henry, and of the same sum from me.

The physician and apothecary attend twice a week, and give advice and medicines to every poor person who brings a ticket from any gentleman of the neighbourhood. Medicines are always bought either from the Apothecaries Hall, or from some eminent druggist in Dublin. The annual subscription has answered, though the number attending on each dispensary-day has, since the beginning of the institution, amounted to near fifty. The advantages attending such institutions would come with more effect from the pen of the physician than from mine; but I may be allowed to remark that a slight hurt to a labour-

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ing man, has often, from neglect or improper treatment, reduced him and his whole family to beggary.

WM. KILLALOE.

Killaloe, Nov. 18, 1799.

No. VIII.

Extract from an Account of a Society established at New Ross, under the Denomination of "The Friends of Education."

Communicated by William Napper, Esq.

ON the 12th of October 1798, a Society was formed at New Ross, under the denomination of *The Friends of Education*. They entered into the following original resolutions, among others:

1st. That we do form ourselves into a Society, to be called *The Friends of Education*.

2d. That the general object of this Society is, to co-operate with existing institutions, and to promote new ones, for the purpose of communicating useful knowledge, but especially a scriptural knowledge of the Christian Religion to the rising generation.

3d. That the more immediate object is, to establish and support a Charity-School, for the benefit of this town and neighbourhood, upon the principles of the foregoing resolution.

4th. That all half-yearly Subscribers shall be Members of this Society, provided that they shall acknowledge the expedience of introducing persons of every description to an early acquaintance with the Holy Scriptures.

7th. That all members to whom it may be convenient to take an active part in conducting the intended school, shall give in their names to

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the Secretary of this Society, who shall enroll them in a book, to be called *The Visitors Book*; and that the members so enrolled shall thereby be constituted a growing committee of regular visitors.

8th. That every regular visitor shall undertake to superintend the school, and instruct the scholars, or part of them, some reasonable time every day for the space of a week, as often as it shall come to the turn of each individual, according to the order of enrollment.

11th. That one stated master (at least) shall be constantly employed at the salary of ten guineas for the half year—to be paid monthly.

30th. That the business of the weekly committee *in their secondary capacity*, shall be to procure information of existing institutions having the same object in view (in the whole or in part) with this Society. The nature of their plans, and the success they have experienced, to excite the spirit of this Society in places where its influence has not extended, and to revive it when languishing or extinct.

The most prominent characters of this Society are the extent of its views and the condition of membership. It was the wish of the original meeting, not only to establish a local institution for communicating useful knowledge to the children of the poor, but also to do something towards national improvement. Hitherto our public exertions have been limited, by the state of the funds, to the printing and dissemination of our resolutions.

Another primary wish of our Society was to exclude dissentions concerning the mode of instruction to be adopted: we therefore resolved that "to "acknowledge the expedience of introducing per- "sons of every description to an early acquaintance "with the Holy Scriptures," should be a condition

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of membership. In conformity with this resolution, the business of every day in our schools is preceded by prayer and a portion of the Bible read in continuation. The reading is frequently accompanied by plain remarks of the visitors or teachers, together with questions, for the purpose of exercising the understanding and memory. The elder scholars, in general, give great attention, and (we trust) have been materially edified. The New Testment is also read in lessons, and an excellent abridgment of the Old in its own words. Miss Hannah Moore's Tracts, Mrs. Barbauld's books for children, &c. considerably accelerate improvement; the first class of the boys have begun to read history. In their school it has been found very advantageous to make the more advanced scholars tutors to the beginners. An appointment to the office of tutor is a reward of merit, and a small monthly stipend is allowed, by way of encouragement. This stipend is liable to the reduction of fines, imposed by the weekly committee for neglect, misconduct, or any faults whatsoever. A regular account is kept, and the amount of fines (if any) at the end of every month, is divided among the most deserving. Great or repeated crimes incur suspension from the office of tutor, in addition to the forfeiture before mentioned. At present this plan is inapplicable to the female-school, because the smallness of their temporary room obliges the more advanced girls to attend on different days from the beginners.

The boys are allowed for play, instead of Saints days, &c. the first Tuesday in every month, besides the customary allowance of two half-days weekly, and a summer and winter vacation.—The girls have abundant relaxation from their alternate mode of attendance. At every time of returning to school the roll is called, the name of

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every person then absent is marked, and the cause of absence or tardiness is afterwards inquired.

It appears from the annual report, that much good may be done in a very short time at moderate expence: and it is a fact highly encouraging to the promoters of schools, that we find few scholars, comparatively, who require coercion: the eager assiduity of many is unsatisfied with the appointed hours of business.

We regret we have so little fruits of industry to exhibit; but we are as yet shackled by the narrowness of our income, and the want of suitable accommodation.

A number of respectable ladies of the town and neighbourhood of New Ross, approving of the principles contained in the resolutions of the Friends of Education, had a meeting on the 15th of April 1799, and determined to establish a female-school, and for that purpose to subscribe to the funds of the New Society, and to put both institutions under one general direction.

Their views extend not only to mental improvement, but also to instruct in the more necessary branches of female industry. A committee of ladies is appointed to meet weekly, for the purpose of general superintendence; and under their direction and controul, two visitors are to be appointed at each weekly meeting, for the more immediate superintendence of the school for the ensuing week; and the ladies pledge themselves by their resolutions to undertake this office by rotation. The school was accordingly opened on the 27th of April.

Its progress appears from the Report to have been considerable. Its operations are at present confined by the inconvenience of the situation; but a house has been begun upon a large plan for the reception of both schools.

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REPORT OF THE SCHOOLS,

FOR SEPTEMBER 1799.

WEEKLY SCHOOL FOR BOYS.

Since the commencement of this institution on the 15th of October 1798, 120 boys have been admitted, exclusive of the sons of soldiers, whom it has been agreed to receive without entry, because of the uncertainty of their continuance. Of the above 120 one died, 25 have been withdrawn, several of whom are the sons of refugees, who have returned to the places of their former residence; remain actually attending, or expected to attend, 94. The average number of boys in school latterly has been about 60.

Division of the above 94, *according to their present Attainments:*

CYPHERERS.

Advanced	4
2d rate -	3
3d rate -	11
Total	18

Ten of the 3d rate could not cypher before admission. The greater part of them have learned beyond the four fundamental rules. The 1st and 2d rate are proportionally improved.

WRITERS.

Advanced	4
2d rate -	16
3d rate -	16
Total	36

Fourteen of the 3d rate could not write before admission; nearly all of them can now write words tolerably. Seven of the 2d rate could not write before admission: 1st rate, and remainder of the second, in general much improved.

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READERS.

Advanced	4
2d rate -	15
3d rate -	34
Total	53

21 of the 3d rate could not read before admission. Nearly all of them now read with some degree of fluency and correctness. 1st and 2d rate in general much improved.

SPELLERS ONLY.

Advanced	9
2d rate -	11
3d rate -	6
Total	26

Five of the first rate, 3 of the 2d rate, and 4 of the 3d rate, could not spell before admission.

GENERAL SUMMARY.

Cypherers -	18
Writers not cypherng	18
Readers not writing	17
Spellers only -	26
Learning the alphabet	15
Total	94

A Sunday-school for boys has likewise been established since the 23d of December, 1798. At present 18 attend, from seven o'clock in the morning until half past nine. Seven of these are apprentices from the Ross Charter-School.

WEEKLY FEMALE SCHOOL.

On account of the absence of several benevolent and active ladies, this school was not opened until the 27th of April, 1799; and the temporary room in which it is now kept is so small, as to make it necessary that half only of the scholars attend together.—Exclusive of soldiers daugh-

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ters, 97 girls have been admitted: of these, eight only have been withdrawn.—The average number of girls in school latterly, has been about 35 every day alternately.

Division of the Girls, according to their present Attainment.

READERS.

Advanced	12
2d rate -	19
3d rate -	9
Total	40

Seven of the 2d rate could not read before admission, though two or three attempted.

Two only of the 3d rate could attempt to read before admission.

SPELLERS ONLY.

Advanced	3
2d rate -	19
3d rate -	18
Total	40

Most of these knew nothing before admission.

GENERAL SUMMARY.

Readers - -	40
Spellers only -	40
Learning the alphabet	9
Total	89

Not more than six weeks can be employed at present for a few hours every day: it is therefore not to be wondered at that only 27lbs. of flax were spun previous to the 16th instant. A considerable number, however, of stockings have been knit, and a good deal of plain work done, &c. of which, as yet, no regular account has been kept. For this, and other deficiencies, it is

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hoped the infancy of the institution and inconvenience of situation will apologize. Teaching the girls to write and cypher, is postponed till a house, which is begun upon a large plan, for the reception of both schools, shall be finished.

(By order of a general meeting)
WILLIAM NAPPER, Secretary.

OBSERVATIONS.

It appears from the report of the state and application of the funds, up to the same period, that there is a small balance in hands, and that the whole expence of the male school, in which 94 boys have constantly received instruction, including master's salary, books, printing, and stationery, has amounted only to the sum of 47*l.* 1*s.* 4½*d.* The accounts of the female school have not been yet closed.

To evince the correctness of this conclusion, it is necessary to add, that but three boys have been admitted on the terms of paying for instruction, the present school-room being barely sufficient for the accommodation of such as are proper objects for a school of a purely charitable nature. The superintendence of these schools has hitherto been carried on in full conformity to the spirit of the 8th resolution. At the female school particularly, the attendance of the ladies has continued with the most unremitting diligence. Exertions such as these must ensure success: a liberal subscription for the education of the lower classes might in many places be productive of the most beneficial consequences to the present and future generations; but when it is combined with personal superintendence, when the wealthier inhabitants of a district consider the education of the children of the poor as their own concern, and

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engage in it as a branch of domestic duty, proportionable effects must necessarily follow. Among the circumstances attending the establishment of these schools at New Ross, it is not *the least remarkable*, "that they were formed on the 12th "of October 1798; about four months after "this town had been the scene of one of the "most bloody engagements that occurred during "the late rebellion:" a circumstance that affords a striking example of a disposition to seize the first moment of returning tranquillity to obliterate past animosities, and to lay a sure foundation of future peace in the improvement of the morals of the rising generation.

No. IX.

An Account of an Attempt to relieve some of the Female Poor at Silvermines, by employing them in Spinning Linen Yarn.

Communicated by the Rev. John Walker, F. T. C.

LAST summer, visiting my father's family at Silvermines (a village in the county of Tipperary) I wished to try a mode of relieving some of the female poor in that neighbourhood, by employing them in spinning linen-yarn. Some years before, I had suggested an experiment similar in its plan (for instituting which a lady of fortune in the place advanced twenty guineas) but the attempt at that time altogether failed. This did not discourage me, as upon inquiry I clearly perceived that the failure was owing to mismanagement in the person who was employed to conduct the experiment; and perhaps I profited from former errors.

My sister undertook to superintend the execution of my plan. I had a list made of women who

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expressed a willingness to receive wheels and spin flax, on condition of paying for their wheels by a very small weekly deduction from their earnings. I raised the rate of payment for spinning ½*d. per* hank, and offered premiums * to be distributed next March; three to those women who should spin the greatest quantity of yarn, and of the best quality; and three to those who should teach the greatest number of female children to spin marketable yarn. A spirit of emulous industry appeared to be excited by the very proposal; and has since continued and increased. Twenty-four new wheels were provided at 6*s.* 6*d. per* wheel, and two reels at 4*s.* 10½*d.* The women were directed to employ their own wheelwrights. Three of the old wheels before distributed were repaired, the repairs cost 5*s.* 6*d.* My sister appointed one day in the week for giving out flax, receiving yarn, and paying the spinners. Two hundred and forty hanks were spun between the 29th of August (at which time only eight wheels were given out) and the 2d of November. Eleven children are learning, each of whom received at first 1 lb. of flax; seven of them return marketable yarn, and the others are now practising on their own flax. Three of the children are under ten years of age, and all under sixteen, except one, who was before a remarkable idler. Two families earned for a considerable time about 10*d. per* week; but the work has been somewhat interrupted lately by the harvest. The spinners have paid to the amount of 3*l.* 5*s.* 10*d.* on account of the wheels; *and more than half of them voluntarily leave the whole of their earnings* for this purpose. One cleared the price of her wheel in

* Premiums, half a guinea, 7*s.* 7*d.*, 3*s.* 9½*d.* } To the three women who spin the greatest quantity, &c.

The same to the three who teach the greatest number of children.

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about six weeks. Of the women who received wheels, thirteen have no other means of subsistence besides day-labour. The rest have some of them trades, and some of them land in their families. These will only spin occasionally after they have paid for the wheels.

Fourteen other women have requested wheels on the same terms; and several more are likely to come forward when they can be supplied.

One hundred and ninety-two hanks have been disposed of for 7*l.* 6*s.* 8*d.* on which there has been a profit of 1*s.* after all expences of flax, hire to spinners, carriage, &c. Some of the yarn has been taken by housekeepeers in the neighbourhood at first cost, some sent sixteen miles, to Limerick-market; and 119 hanks seventy-eight miles, to Dublin.

The flax is bought in the rough state, and hackled by a widow woman in the village, who has four children, the eldest not above twelve years old. Her hackles are almost worn out, and she petitions for a new pair; with which it is intended she should be supplied on the same terms as those on which the women receive their wheels.

OBSERVATIONS.

The chief circumstances for which I think the above experiment worth relating, are the simplicity of the plan, the small expence necessary for putting it in practice, and the continued relief afforded to the industrious poor. It may be adopted in almost any part of the kingdom, upon any scale however small; and there will be a constant return of the money at first laid out, to be still employed in the same way. The matter may strike some readers more forcibly, by stating the following case:—Suppose there are in a neighbourhood twelve poor families, to each

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of whom I wish to afford the relief of 10*d. per* week; to do this for a year by pecuniary disbursement will require 26*l.* and the expenditure of the same sum will be necessary every succeeding year. But to give the same relief for ever so many years to those twelve families, if there be females in each capable of earning 10*d. per* week by spinning, will (according to the plan above mentioned) require only the first expenditure of 12*l.* 15*s.* 4½*d.* of which also 4*l.* 2*s.* 10½*d.* will be returned within the first two months, and the circulating capital (if I may use the expression) will remain 8*l.* 12*s.* 6*d.* I make the calculation according to the annexed computation, and on the supposition that the place is so distant from a yarn-market, that there cannot be a sale for the yarn sooner than every two months.

	£.	s.	d.
12 wheels, at 6*s.* 6*d.* each -	3	18	0
1 reel, at 4*s.* 10½*d.* - -	0	4	10½
90 lb. of flax, which will spin to 3 hank yarn, at 11*d. per* lb.	4	2	6
Spinning the above, at 4*d. per* lb.	4	10	0
	£. 12	15	4½

At the end of nine weeks I suppose the yarn sold at first cost, *i. e.* for 8*l.* 12*s.* 6*d.* of which 4*l.* 2*s.* 6*d.* will be again employed in the purchase of flax, and the remainder in paying the spinners as before; and so on continually. If the whole of their earnings be reserved for the first two months, they will have paid for the wheels and reel before the expiration of that period. And thus it appears that for less than 9*l.* I may constantly give to the poor 26*l. per ann.* and that in a way which will discriminate between the meritorious and the undeserving.

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Let it be observed, that in the above computation the particular suppositions introduced do not affect the general principles on which it is founded. Those suppositions have been borrowed from my experience in a part of the country very unfavourable to the experiment; the women having been little accustomed to spin, and the market for the yarn being very distant. In such a place as Drogheda (where there is a surprising number of very distressed poor) or in any place where there could be a weekly sale for the yarn, the same capital of 8*l.* 12*s.* 6*d.* would constantly afford the relief of 10*d.* *per* week to above 100 distressed families, *i. e.* would afford a distribution of above 230*l.* *per ann.* among the poor; or with a capital of only 19*s.* 2*d*, I might constantly distribute among twelve poor families 26*l.* *per ann.*—a position as certain as it may appear at first view to some paradoxical.

But another observation, and a most important one, which arises from the preceding account, is this: that we are not to be immediately discouraged by the failure of an attempt to relieve the poor, nor to pronounce at once that the scheme is injudicious or inefficient. It may have failed from some mismanagement in the execution; and if that were corrected, might succeed perfectly. The lady who some years ago humanely advanced twenty guineas for making a similar experiment in the same place, and found no account returned of the wheels that were distributed, or the yarn that was manufactured, would naturally be led to conclude that the scheme suggested to her was a chimerical one, although fact now fully establishes the contrary.

But here much indeed depends on the persons entrusted with the superintendence of such a plan; and in this, ladies in the middle ranks of life may

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employ themselves most beneficially. It is but justice to them to suppose that they have the most humane dispositions, and a lively feeling for the distresses of the poor. They may not be able to afford them much pecuniary aid; and if they could, given in alms, it would be productive of little benefit. But the lady who will employ a few hours in the week in overseeing the execution of a well-digested plan for enabling the poor to relieve themselves, will do the most important good: she becomes the instrument of its success in the place where it is first tried, and the occasion of its being adopted in others. For this work ladies are often better qualified than men; as they are more accustomed to domestic management, and have a greater quantity of time at their own disposal.

Any person disposed to try a plan similar to that which I have related, should observe, that several advantages appear to have arisen from leaving the women to bespeak their own wheels from their own workmen. They were made cheaper and better; and none of the women had room to complain that she got a bad wheel. There is indeed a natural disposition in the poor which makes them wish to be concerned in any scheme proposed for their own benefit, and makes them suspect any in which they are not suffered to be in some degree agents. The premiums also held out to them, have no doubt stimulated their industry: and I believe still smaller premiums would produce a considerable effect.

Though I consider the experiment as having decisively succeeded, yet I by no means think that it has arrived at complete maturity. I expect a gradual extension of the scheme, by the application of the money repaid for the wheels to the purchase of more wheels for women yet

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unemployed: and though we have not capital to keep an unlimited number of wheels in employment, yet there is no limit to the number which may be thus distributed, to women who could not afford to pay the full price of them at once, although they may be able to find employment for them. How far it may not be too sanguine to look forward to the establishment of a yarn-market in the neighbourhood, I will not venture to pronounce; but I think it likely that some women will be found able to purchase their own flax, and to wait some time for opportunities of sending the yarn to market. We have yet also to try the comparative profitableness of different kinds of yarn; and whether the manufacture of it into linen will afford a profit sufficient to counterbalance the greater slowness of the return. The latter measure I would by no means recommend at the beginning of the experiment, as the simplicity of the process is essentially necessary to ensure its success. We may also have occasion to provide some kind of spinning-school, for the instruction of children whose mothers are incapable of teaching them.

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APPENDIX.

No. I.

FIRST REPORT OF THE SUB-COMMITTEE OF FRIENDLY SOCIETIES.

SECTION I.

Of the Advantages to be expected from the Institution of Friendly Societies.

OF all the schemes that have been devised for the relief of the poor, and for combining with that relief the general improvement of their morals and condition, none seem to hold out fairer prospects of advantage than the institution of "*Friendly Societies for providing support "in sickness and old age, by small weekly or monthly "contributions from their wages.*" Such an institution has an evident tendency to promote thrift and foresight, to excite habits of reflection upon the calamities to which our nature is subject, and to substitute a degree of seriousness in the place of that thoughtlessness and want of consideration that suffers old age and sickness to surprise their unhappy victims, without provision or preparation. Nor are these the only moral effects to be expected from such establishments. Every subscription is an act, not only of prudence, but of benevolence and charity. It extends the views of the individual beyond himself, it teaches practically the duty of providing for the wants of others as well as our own, it binds the different members of the Society together by mutual acts of kindness and ob-

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ligation, each member being dependent on the aid, and each contributing to the occasional necessities of every other; and the spirit of benevolence once excited, daily finds new opportunities of exercise, improving at once the virtue of the individual, and contributing to the happiness of those around him*. "Some plans (says a "judicious advocate for these institutions †) "which have been devised for the maintenance "of the poor, have a tendency to depress "energy, and to promote idleness and inattention to futurity; but it is to the credit of "these Friendly Societies that they have in"dustry, foresight, and philanthropy for their "basis."

In other points of view, the good policy of such institutions is not less conspicuous. The sums which constitute the fund of relief against the season of adversity, are probably rescued from idle, perhaps vicious expenditure ‡, and can scarcely be felt as a diminution of any article of domestic comfort. The good dispositions

* This might appear visionary, if it were not proved by actual experience. In the observations in the account of the Castle Eden Friendly Society (printed in the 1st vol. of the Reports of the London Society for bettering the Condition of the Poor) it is stated as a fact, "That since the poor of "that neigbourhood have been associated for each other's "support, they have, in more instances than one, been known "to collect little sums among themselves, to present to their "sick and necessitous neighbours, over and above the allowance from the funds of the Society;" which (says the author of the Observations) as far as I know, is an effect of philanthropy derived from the institution.

† Mr. Cowes, p. 64.

‡ The funds raised by these societies, may be considered as so much money saved from the ale-house. 3 Bath Rep. 347.

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of the rich to relieve the wants and promote the happiness of their poorer neighbours, meet with assistance and direction; and an opportunity of friendly intercourse between the different classes of society is afforded, by their becoming honorary members *. They can thus contribute most essentially to the support and prosperity of these institutions, not only by subscription, but by occasional counsel and advice; at the same time, the poor are provided with a fund for their support, not depending *for its existence* on the precarious and fluctuating resource of voluntary charity.

Another most important advantage may be derived from a judicious application of the funds of these societies. It will appear in the sequel of this Report, that, in order to secure their permanence and stability, it is necessary they should always have a fund in hand beyond the exigency of present demands, in order to answer occasional emergencies. This fund (which should never be suffered to be idle) or a

* Resolved, "*That Honorary Members shall not receive any other benefit from this Society than the pleasure of promoting and contributing to the happiness and comfort of their poorer neighbours.*" 16th Rule of a Friendly Society, instituted at Colton, under the auspices of the Speaker of the House of Commons, in the month of June last.—In England, there are instances in which the honorary members make it a point to attend the annual dinners of these societies. One gentleman in particular has been mentioned to us, from undoubted authority, who, though engaged in a multiplicity of the most important business, and in a high political station, never suffers it to prevent his attendance at the Anniversary Dinner of the Society to which he belongs; and when any extraordinary pressure of business detains him in London beyond the usual time of setting out, he travels by night in the mail-coach, rather than fail in the performance of his engagement.

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part of it, from time to time, may be employed with profit, on loans on approved security (whenever the state of the funds will admit) to members of the society, for the purchase of cows, or other purposes of relief or assistance, payable by installments with interest; and thus the advantages of a benevolent or charitable loan * may be engrafted on these voluntary clubs, without the expence or trouble of a separate establishment.

This view of the advantages to be expected from the institution of Friendly Societies (however obviously and even necessary it may seem to flow from the principles on which they are founded) is not the offspring of speculation, but derived from *actual experience*. They have been tried in a few instances (some of which will be noticed hereafter) in this kingdom with the happiest effects; and in England they have been long known, and of late years have multiplied exceedingly. Wherever they have been instituted in that country, their beneficial effects have been marked by the reduction of the poor-rate, which necessarily includes two most important advantages:—"The diminution of a "tax, universally complained of as oppressive "and burthensome, by the higher and middle "classes of society; and at the same time, the "diminution of idleness, poverty, and vice, and "the general increase of comforts among the

* We are aware, that in benevolent loans no interest is required: an indulgence which cannot be afforded by a Friendly Society, whose funds should be perpetually productive; but there can be no doubt that the loan of small sums, though to be repaid with interest, would be highly beneficial to manufacturers and labourers on many occasions.

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" lower." The most experienced writers upon the subject, all concur in bearing testimony to their merits; and it may be satisfactory to collect into one point of view, a few of the most striking passages from their writings, in order to illustrate and prove what has been said.

Sir Frederick Eden, in his preface to the 1st vol. of his very valuable work on the State of the Poor, printed in London in 1797, says, " That " Friendly Societies have now established, *on the* " *broad basis of experience*, one great and funda- " mental truth, of infinite national importance: " *viz.* That, with very few exceptions, the peo- " ple in general, of all characters and under all " circumstances, with good management, are per- " fectly competent to their own maintenance. " The clubs are formed, as is well known, in ge- " neral, of persons in all inferior stations of life; " persons who in other respects, and by no " means distinguished from their neighbours by " superior wisdom or better morals; and who " being neither more industrious nor more " frugal than others, it may be supposed neither " earn more nor lay by more of their earnings. " And yet I do not find *that any parish has been* " *burthened with the maintenance of a member of a* " *Friendly Society*; *nor are the instances numerous* " *of the families of members becoming burthensome* *. " This being the case, it is evident that the " nation must have saved many thousands of " pounds (perhaps millions) by these useful in- " stitutions. They are beneficial to the nation

* This was written after a survey of the whole kingdom, made with great labour and accuracy. See Preface, p. 1.

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" not merely by preventing many thousands of " their members, who are not less liable to mis- " fortunes, diseases, impotency, and old age " than others, from becoming burthensome, " but also by countenancing and promoting a " spirit of independence, and better habits of " industry and frugality than are usually found " among the labouring classes of society."

In his chapter on Friendly Societies, at the end of his first vol. p. 599, are the following observations:

In doing a deed of charity, " motives of " benevolence as well as delicacy suggest the " propriety of its being done, not by directly " furnishing the money that may be wanted on " the occasion, but by leading and enabling the " object who wants relief to relieve himself. " And the true principle of national interference " with respect to the poor, and (as it might " perhaps be added) the only one that is justi- " fiable in the eye either of reason or religion, " is by no means to think of maintaining the " poor as a nation or a public, or even to con- " tribute largely, as is now the case, towards " their maintenance; but to enable them to " maintain themselves. This principle is clearly " recognized and proved to be not only perfectly " practicable, but popular also, in the institution " of Friendly Societies."

Dr. Davis, in his chapter on the means of correcting the improvidence of working people, and encouraging frugality among them (p. 133) strongly recommends to the poor to become members of Friendly Societies; and observes, " that the rich would do well to encourage these " Societies by liberal subscriptions."

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Mr. Ruggles* (letter 40th) is a strenuous advocate for them universally and among all the lower classes of society, but more especially among day-labourers in husbandry. He spends some time in answering some objections that had been made against them, and observes (in p. 288) "that the abuses (which have in some instances "been complained of) have not as yet been found "prevalent where this description of men con-"stitutes the majority of the club. The coun-"try-village or market-town, whose inhabitants "do not rise to opulence by manufactures, has "not produced *any other than good effects from* "*Friendly Societies.*"

The Agricultural Society of Bath, in consequence of a variety of representations of the beneficial effects of these institutions, have given premiums to clubs which have been founded in conformity with the conditions † they prescribe. (3 vol. of Reports, 352 and 353.)

In a letter from one of their correspondents upon this subject, is the following passage:—

"I have talked with many poor men who are "members of such societies, and they all tell "me they live as well as before, and find no

* A Justice of Peace for the county of Essex and Suffolk, author of a History of the Poor, in a series of Letters. London, 1797.

† One of these conditions deserves to be particularly noticed; and we recommend strenuously that a rule of the same tenor should be adopted in every benefit society, viz. "That "no society shall be entitled to this premium, unless there be "a clause inserted in their articles, that no part of their stock "shall ever be laid out in the purchase of lottery-tickets, or "in any other way which may risque any part of their pro-"perty in games of chance."

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"difference at the year's end, from having paid "3*d* per week to their club. To use their own "language, *they do not feel it.*" But in times of sickness, when they could not labour, they have *joyfully felt* the comforts which their little public fund yielded them. 3 vol. 349.

"The advantages of Friendly Societies are so "striking; the œconomy on which they are "founded so reputable to the lower class, and "so beneficial to their superiors, that I have "been astonished at not finding gentlemen in "general contributing by subscription to their "support."—Letter of the Rev. Mr. Onley, 4 vol. Bath Reports, 177.

"This plan has sometimes originated with the "poor themselves, and has been carried into "effect without much patronage from the weal-"thy. But where the latter have been active in "aiding, by their example and protection, this "commendable disposition, it has succeeded in "a proportionable degree." Bath Reports, vol. 4, p. 215.

In the same vol. is published a plan of Mr. Par for the universal establishment of those Societies, and a Letter from Dr. Tucker, Dean of Gloucester, to the Rev. Dr. Stonehouse, of Bristol; of which the following is an extract:—

"I thank you for the perusal of Mr. Par's "pamphlet:—it is a well written sensible per-"formance; and if he can extend the scheme of "frugal and provident clubs, so as to compre-"hend the whole, or even a considerable part "of our national poor, he will, in my esteem, "deserve more of his country and of mankind "than all the Marlboroughs, Chathams, and "Rodneys that ever lived."

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Mr. Cowes, Vicar of Sunbury, in Middlesex, in a treatise on this subject, published in London, 1797, has the following passage: (p. 68, 69). "to "shew the utility of the *Friendly Societies* in re- "ducing the poor's rates, it will be only neces- "sary to observe, that, by taking an average of "the six years previous to their institution at "Sunbury in 1773, when provisions were much "cheaper than at present, the poor's rates "were 2*s* 9*d* in the pound; sometimes they were "as high as 3*s* 6*d*. But, as the societies began "to flourish, a gradual reduction has taken "place; and, by their combined effects, the "poor-rates have been as low as 1*s* 6*d*; and, "during the six years previous to 1796, never "higher than 1*s* 9*d*. Now, many of the mem- "bers are so indigent, that, if they happen to "be ill for a short time, and are thereby ren- "dered incapable of following their business, "they must inevitably apply for parochial relief, "had they not recourse to a fund which their "own industry, their œconomy, and their honest "pride have contributed to raise."

And afterwards, p. 73, 74, speaking further of the societies at Sunbury—"Both these soci- "eties are composed of mechanics, poor trades- "men, and labourers in husbandry. Now, let "it be here remembered as a fact of peculiar "importance to the public, and as substantiat- "ing a most valuable political truth, that al- "though many of the members are burdened "with numerous families; *tho'* they reside in one "of the most expensive villages in the kingdom, "and have no higher wages than others to sup- "port themselves; *tho'*, like other societies, they "be composed of a mixture of good and bad "members; though they be liable to and meet

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" with the same calamities and accidents which " befal others, and, under God, have only their " own industry and foresight to depend upon; " yet, with all those difficulties to encounter, " and while the expences of providing for the " poor have been almost doubled during the last " twenty years,—notwithstanding these disad- " vantages, all the members of those societies " have supported themselves and families, and " (except in one instance of uncommon distress) " have never received, since their institution, the " least assistance from the parish of Sunbury."— One of these clubs had existed twenty-four years, and the other ten, at the time this observation was made.

The prefatory address to the 2d vol. of the Reports of the Society for bettering the Condition of the Poor in England, contains the most decided testimony in their favour, and may be considered as stamping with the seal of its authority those which have been already quoted. In p. 16, (Irish edition) " Of *Friendly Societies*, the benefit " is well known; and it is enough to state what " general experience gives testimony to, and " what is confirmed by all the information laid " before the Society, that their effects, when le- " gally and properly established, are sure and un- " varied in promoting industry, œconomy, phi- " lanthropy, and every virtue among the poor."

In support of all these testimonies, may be added the opinion of the legislatures of both kingdoms, expressed in the acts (of 33d of his present Majesty in Great Britain, and the 36th of the same reign in Ireland) " for the encou- " ragement and relief of *Friendly Societies*."

By these acts they are placed for all beneficial purposes, upon the best possible footing. With-

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out directly interfering in their establishment, they hold out very important benefits to such societies as conform to the simple and easy requisites which they prescribe, which may be complied with without any expence but that of transcribing their rules upon a piece of parchment, to be deposited with the Clerk of the Peace of the county, if approved, in which they are formed; who is bound to receive and enroll them without fee or reward, provided they are approved of by the Justices at sessions.

The principal advantages conferred by the act of 36 Geo. 3d, on such Friendly Societies as comply with the conditions required, are as follows:

1st, Bonds given by the Treasurer, Trustee, or other Officer, in whom the funds of the Society are vested, may be made payable to the Clerk of the Peace of the county in which the society is established, without fee or reward, and may (if forfeited) be sued upon in his name; and all bonds which may be entered into for any of the purposes of the Society, are exempted from the stamp-duty. (Sec. 4.)

2d, In case of neglect or refusal on the part of Treasurers, Trustees, or their Executors, and Administrators to account on demand, the Society may exhibit a petition to the Court of Chancery or Exchequer, in the name of the Treasurer or Trustee for the time being, who shall proceed thereon in a summary way (Sec. 8); and such petitions are to be conducted, without fee or reward to any officer or minister of the court; counsel and clerk in court are to be assigned without expence, and all the proceedings exempted from the stamp duty. (Sec. 9.)

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3d, In case of the bankruptcy of a Treasurer or a Trustee, the debts due to the Society are to be satisfied in the first instance, before the demands of any other creditor. (Sec. 10.)

4th, All suits concerning the monies, goods, and chattels of the Society, may be carried on and defended in the name of the Treasurer or Trustees; and no suit is to discontinue or abate by the death or removal of such Trustee—but may be continued in the name of his successor. (Sec. 11.)

5th, The Societies are secured against fraudulent dissolutions, by a few members dividing the funds. (Sec. 12.)

6th, And provisions are made for settling in a prompt and easy manner any differences that may happen to arise among the members. (Sec. 15 and 16.)

SECTION II.

Of the Tables computed by Baron Maseres and Dr. Price, for ascertaining the Allowances that may be afforded in Sickness and Old Age; and some Cautions necessary to be observed in adjusting the Proportion between Subscription and Benefit, and the Management of the Funds of a Friendly Society.

The greater the extent and importance of the advantages to be expected from the establishment of Friendly Societies, the greater is the attention necessary in adjusting the proportion between subscription and benefit, so as to secure their permanence and stability. It is observed by the learned editor of the last edition of Dr. Price's Treatise on Reversionary Payments *, "that it is "much to be lamented that the different paro-"chial clubs which were established in Great "Britain at the time of the publication of that

* General Preface, p. 32.

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" word (scilt. in 1792) should *in general* be " founded on such erroneous principles; and, " That by the formation of rational plans for " this purpose, the many wretched schemes which " were then continually rising up to delude the " hopes of the poor would disappear, and the " indigent labourer and his family would look " forward without anxiety to seasons of sickness " and old age." And Sir Frederick Eden, in his chapter on Friendly Societies at the end of " his 1st vol. p. 619, observes, " That a Society " of only thirty years standing can only be con- " sidered as a middle-aged club. As the clubs " at first consist entirely of young persons, be- " tween thirty and forty years of age, and con- " sequently during the first ten or twenty years " the funds have encreased very fast, societies " have been led to require subscriptions much " too moderate for the allowances they make for " sickness and funerals; and many clubs in the " northern counties *, which have been estab- " lished fifty or sixty years, *are now declining very* " *rapidly*."

So far as these clubs have been established in Ireland, there is no reason to suppose that they have been founded upon more solid principles. On the contrary, there is reason to apprehend that their allowances have in general been too liberal for the subscriptions required, and that bankruptcy has been in many instances the consequence.

There is a circumstance of peculiar calamity attending the bankruptcy of a Friendly Society, " that it almost necessarily happens at the period " when the claims upon the fund are most nu- " merous, that is, at the very moment when it is

* Scilt. of Great Britain.

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"most productive of misery and disappoint-
"ment." To point out the means of avoiding these dangers in future, it seems necessary to exhibit a short view of the tables which have been computed for settling the scale of allowances, whether in sickness or old age, proportioned to certain given contributions; and also to suggest some general cautions necessary to be observed for securing the permanence of *Friendly Societies*.

The benefits usually allowed by *Friendly Societies* are as follows:—

1st, Allowances in sickness.

2dly, Annuities in old age.

3dly, Allowances for the funerals of deceased members.

Sometimes a sum of money is payable to the widow or legal representative of a deceased member by the constitution of the society; and the terms and conditions on which allowances are granted, are modified in a variety of ways: for the purpose of general consideration, they seem however reducible to the above classes.

The bill which was introduced by Mr. Dowdeswell in 1773, and which passed the House of Commons, provided only for the granting of annuities, and had no reference whatever to any provision or support in occasional sickness. To this bill two sets of tables were annexed, which were to serve as a guide to ascertain the terms on which annuities under the provisions of the bill were to be granted; the one for the city of London, the other for country parishes. The difference between the probabilities of life in great towns and the country, occasioned the necessity of two sets of tables; and the London table is more or less applicable to all great towns, according to their extent and circumstances.

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These tables shewed *the payment due* (reckoning interest at 3*l. per cent.*) for a life-annuity of 1*l.* payable quarterly, to commence at any age from thirty-five to seventy-five; *at all ages from* fourteen and three-quarters to seventy-three and a half.

They are published in the Appendix to the 2d vol. of Baron Maseres's Treatise on Life-Annuities. As they relate to annuities only, and as Dr. Price's Tables embrace the consideration of allowances in sickness also, it seems unnecessary to do more than refer the reader who may wish for more particular information, to Baron Maseres's Work, and direct his attention chiefly to Dr. Price's Tables.

These tables were computed by Dr. Price at the request of a Committee of the House of Commons of Great Britain, and were intended to form the foundation of a plan for enabling the labouring poor to provide support for themselves in sickness and old age, by small weekly savings from their wages.

The first table shews the weekly allowances during incapacities of labour, produced by sickness or accidents, and the corresponding weekly contributions necessary to entitle persons to those allowances; and, according to this table, a person under thirty-two must pay 1*d.* per week to secure an allowance of 4*s.* per week in totol incapacity of labour (or what is termed *bedlying-pay*) and 2*s.* per week in partial incapacities (or what is termed *walking-pay.*)

From forty-three to fifty-one, the weekly payment must be one-half more; and from fifty-nine to sixty-four, it must be doubled, in order to support the same allowance. This table relates to allowances in sickness *only*; and does not take into consideration the

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purchase of permanent annuities in old age; and it does not extend the computation beyond the age of 65; because, at that period, the permanent weekly allowance which is the subject of consideration in the following Table, is supposed to commence.

See said Table in Appendix (No. 2.)

The second Table shews the weekly allowance after 65 and 70, and the corresponding weekly contributions in early life necessary to support these allowances; and, according to this Table, a person under the age of 21 must pay 1*d.* per week, in order to entitle him to a permanent weekly allowance of 2*s.* per week from 65 to 70, and an allowance of 4*s.* per week after 70, for the remainder of his life, without receiving any benefit whatever in cases of sickness or accident at any period previous to 65. This Table being confined to the consideration of *permanent weekly payments*, as that of the former to *occasional allowances*,—see said Table, Appendix (No. 2.)

The third Table is a combination of the other two, and shews the weekly allowances during sickness and old age, and the corresponding weekly contributions for supporting those allowances.

According to this Table, a person under 21 must pay 2d. per week in order to entitle him to an allowance of 4*s.* per week bedlaying-pay, and 2*s.* per week walking-pay, in all cases of occasional sickness and accidents, up to the age of 65; and a permanent weekly allowance of 2*s.* per week from 65 to 70, and of 4*s.* per week from 70 for the remainder of his life.

The contributions in this, as in the former Table (in order to support the same allowances) rise progressively in each succeeding year; so that a person who does not commence his pay-

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ments until he has attained the age of 49, must pay at the rate of 1*s.* per week, in order to entitle him to the above allowances.—See Appendix above referred to.

The fourth Table shews the fines or composition-money, payable at admission by contributers who have commenced their contributions at ages above 21, and who may prefer the payment of a fine to an increase of weekly contributions, on account of the excess of their ages above 21, as specified in Table 3d.

Some observations naturally occur upon a perusal of the above Tables.

First, Persons contributing according to the scale of payment in Table 3d, are entitled to permanent allowances, payable weekly after the age of 65, and to weekly occasional allowances in cases of sickness or accident, at all intermediate periods, from the commencement of their subscription to that age; whereas, in many Friendly Societies, *ex. gr.* the Castle-Eden, the members are obliged to make their election between *occasional allowance* and *permanent annuity* in old age; and if they receive the former, are debarred from the latter, *unless they subscribe for more shares than one.**

Secondly, The permanent allowances, commencing at 65, are (according to those Tables) supposed to be payable *weekly*, and therefore require greater weekly payments to support them than annuities payable half-yearly or quarterly, as is usually the case in Friendly Societies. An annuity payable quarterly is worth $\frac{1}{8}$ of a year's pur-

* All the members are uniformly anxious to avoid taking relief for sickness during 15 years on their respective shares: a circumstance which, while it protects the fund, adds force to the habitual lesson of Thrift.—1st Report of London Society, P. 8.

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chase more than an annuity payable yearly (2 vol. Maseres, 632); and the purchase-money must increase in proportion as the return of the pay-day becomes more frequent, from two causes.

First, Because a greater sum of money must be always kept unemployed, and consequently unproductive.

Secondly, Because the annuity is always payable to the last week of the annuitant's life; whereas where the payments are quarterly, the claimant's death may happen a short time before the annuity becomes due, and consequently nearly a whole quarterly payment may fall into the general fund.

Thirdly, In the account of the suppositions on which the first Table is founded, it is observed by Dr. Price, "*That various reasons, and particularly the experience of Friendly Clubs*, determine him to believe, that the proportion of the Sick to the Well is not *so great* as is supposed in the formation of that Table, and consequently that the proposed weekly allowances during sickness, will *be more than supported* by the weekly contributions stated in that Table." On what particular reasons, or on what extent of experience in the history of Friendly Societies, Dr. Price's conclusion is founded, does not appear; but in another part of his work (vol. 1. p. 140. note *(a)*, he has suggested the plan of a Friendly Society, which, he thinks, would probably thrive, and in which the proposed allowances in sickness are nearly $\frac{1}{3}$ greater than in the above Tables, and the annuities fully equivalent, though modified in a different manner; and he adds the following observation: "If the probabilities of life are lower among the labouring poor than among the generality of mankind, this plan will be so much the more sure of

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"succeeding;" but the allowance in sickness, according to this plan, is not to be continued in any case beyond the period of seven weeks; and it supposes the money to be carefully improved at compound interest.

4thly, The allowances are founded upon the subscription of *benefit* members alone; the support to be derived from the subscription of honorary members, who derive no benefit, does not enter into the computation. On the other hand, it is observable that Dr. Price's calculations make no provision for payments at funerals, or any other mortuary payment; nor does any expence attending the management of the business of the society, on account of salaries or otherwise, enter into his consideration.

5thly, The allowances are supposed to be payable in the first sickness or disability that happens after the subscription paid; whereas in all Friendly Societies, an interval takes place between the time of admission or subscription, before any member can be entitled to the benefits of the club. This period varies in different societies, from six months to two and even three years.

Upon the whole, the observations naturally arising from an attentive reading of Dr. Price's Tables concurring with the observations made by himself upon them, seem necessarily to lead to this conclusion, "That allowances, both in "sickness and old age, somewhat more liberal "than the scale set forth in those tables, may be "afforded, consistent with the stability of a "Friendly Society," independent of any aid to be derived from the subscription of honorary members, but without taking into the estimate any consideration of expence, in the shape of salary or otherwise, in transacting the business of the institution.

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As a general standard for adjusting the proportion which may be afforded between subscription and benefit in a Friendly Society, we know of none that can be referred to with so much safety as the Tables of Dr. Price, with an attention to the observations necessarily arising from them. So far as we can learn, there is no general history of the rise and progress of Friendly Societies extant, from whence to infer any *general rule, founded upon actual experience*, as to the proportion which ought to be preserved between allowance and contribution; and the deficiency of information in this respect, is lamented by Mr. Cowe (p. 66); and by Sir Frederick Morton Eden, in his chapter already referred to (p. 616).

So far however as the statements collected by the latter (and published at the end of his first volume) go, they tend to confirm the conclusion above drawn, namely, "That more liberal allowances than are set forth in Dr. Price's "tables, may be afforded;" and we think ourselves warranted in observing, that so far as the scale of contribution and benefit adopted by the Castle Eden Friendly Society has departed from the rigour of Dr. Price's standard, it may be followed with safety.

This will appear from a view of two Friendly Societies, extracted from his first volume, which were in a flourishing state in the year 1796, and which had existed from the years 1719 and 1731.

Statement of a Friendly Society of Shoemakers at Newcastle upon Tyne, instituted in 1719.

Subscriptions, 1*s.* every six weeks, or 2*d.* *per* week; and 6*d.* extraordinary for the funeral of a deceased member.

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Allowance, 6*s.* a week for one year; afterwards 3*s.* 6*d.* till well. This is the allowance to superannuated members.

The rules of this society are not printed.

It was in a flourishing state in the year 1796; consisted then of 160 members, and had 350*l.* in hand.

The account of this club is, however, very short; and perhaps some regulations which have contributed to its stability may have been omitted.

Another club, consiting of persons of every description, was instituted at Newcastle in 1731. The regular payments (exclusive of fines) amount annually to 8*s.* each member, or somewhat less than 2*d.* *per* week. The allowance made to a member is 5*s.* *per* week for four weeks; then 2*s.* 6*d.* a week for four weeks more; then 5*s.* a week for four weeks more; then 2*s.* 6*d.* a week for four weeks more: after which no member can receive any more during that year, nor can any member receive more than 12*l.* in fifteen years. To superannuated members the allowance is 1*s.* 6*d.* *per* week. At the death of a member, his widow or nominee receives 7*l.*; a member receives 2*l.* 10*s.* for his wife's funeral-expences, towards which each member contributes 6*d.*— This society was in a flourishing state in 1796; and the fund then amounted to 344*l.* 16*s.* The number of members in that year was 120. The average number of deaths of members wives and widows during the ten years preceding 1796, had been ten annually. The other clubs mentioned by Sir F. Eden, in the chapter already referred to, are of a much later date, the oldest not more than thirty years standing, and some of them declining. They do not seem to furnish any materials for a conclusion as to the proportion that ought to be observed between subscription and allowance.

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Upon a view of all the materials we have been able to collect upon this subject, we recommend the following general cautions to the consideration of such as are disposed to promote the formation of *Friendly Societies*, and to secure their permanence.

1st, That no person be admitted a member of a *Friendly Society* after the age of 50. In general, they are not admissible at so advanced an age.

2dly, That the scale of allowances set forth in Dr. Price's Tables be kept in view as a standard, to correct any propensity to profusion in allowance; and that it be constantly remembered, that the weekly payments ought to increase according to the age of the person at the time of admission.

3d, That, in order to prevent the income of the fund from suffering diminution or interruption, every disabled member should continue to pay his monthly contribution, though he be on the sick list.

4th, That, in adjusting the proportion between subscription and benefit, the expences attending the business of the institution be taken into consideration, as well as any additional aid that may be derived from the subscriptions of honorary members.

5th, That the sum to be expended in liquor at such meetings as may be fixed upon by the rules of the society (if any such expenditure is at all allowed) be ascertained; and that it be the special duty of some one or more officers of the society, to take care that this allowance shall, on no account, be exceeded; and that the expence attending this allowance, if it be paid out

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of the general fund, be taken into consideration in the original estimate.

6th, That whenever allowances, on account of funerals, or any other *post obit* payments, constitute a part of the benefits held out by a *Friendly Society*, a subscription should be called for from the surviving members, in order to support such allowance.

7th, That whenever any sum of money is allowed towards defraying the expences of a funeral, the mode of expenditure should be regulated by the rules of the society, and put under the controul of some officer of the club, with a view to preserve decency and order, and to prevent intoxication or riot, peculiarly disgraceful on so solemn an occasion.

8th, That the probabilities of life being lower in great towns than in the country, annuities may be afforded in them upon somewhat cheaper terms; but, on the other hand, there should be a greater degree of reserve in adjusting the allowances in sickness in towns than in the country.

9th, That where a *Friendly Society* is composed in the whole, or in part, of members exercising unhealthy or hazardous trades, a proportionable degree of caution should be exercised in adjusting the scale of subscriptions and allowances; and some previous enquiry as to the average number of sick and disabled members, should be instituted.

10th, That it be a standing rule of every *Friendly Society*, that no part of the fund be ever laid out in Lottery Tickets, or any other game of chance.

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* 11th, That, in order to guard against the dissolution of the society, by the pressure of any extraordinary demand, it be an original article in its constitution, that whenever the funds shall be depressed below a certain point, to be fixed by the rules of the society, a fresh contribution, or a reduction of benefit shall take place; the amount of which contribution or reduction shall also be ascertained by the fundamental rules of the society, and continue till the funds are sufficiently recruited.

12th, It should be remembered, that the table of allowances for sickness is only calculated for the male sex: the sickness of women is so much more frequent, that the allowances above stated could not be afforded, upon the same subscription, to them.

13th, That whenever there is any sum in hand, over and above what is necessary to meet the ordinary expences of the society, it should be immediately laid out at interest; and a due attention to the regular application of this occasional surplus should be enforced by the rules of the society. The interest now payable on government securities, and the power of transferring any quantity of stock, however small, seems to give a decided preference to this mode of laying out the money of a society, above all others, except in the way of loans to the members, where good security can be had.

14th, It is observed by Mr. Cowes, in his treatise upon this subject (p. 66.) "That to "guard against frauds and idleness, it has been

* An example of a provision of this kind will be found in Mr. Cowes's publication on Friendly Society (p. 112, sec. 56) —The precaution necessary has been adopted by the Friends of Industry at Donnybrook.

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" found necessary, that the weekly allowance to " sick members should be rather less than their " usual earnings."

15th, Some period should elapse between the time of admission, before the subscriber is entitled to receive the benefits of the society, in order to allow time for the funds to accumulate. It is observed by Sir Frederick Eden (vol. 1. 603) " That if a premium were wanting for any " purpose connected with Friendly Societies, it " might be judiciously applied in forming a fund " for the relief of members during this interval; " the periods of prospective advantage, according " to the constitution of some societies, being too " remote to interest the general class of people " who are likely to become subscribers." How far the subscriptions of honorary members might be usefully applied for such a purpose, we submit to general consideration.

It has been already observed, that the benefits of Friendly Societies consist in general of allowances to the sick, annuities to the aged, and mortuary or *post obit* payments. We do not find that the advantages of these institutions have been hitherto extended in a greater degree to such industrious poor persons as are oppressed by large families than to others. Such an extension of the benefits of these establishments, if practicable, would be no doubt highly desirable, and a considerable improvement in the system of Friendly Societies. But as we are not prepared to suggest any specific plan for the purpose, nor to exhibit any calculations which might serve as a guide to ascertain the terms upon which such additional benefits might be afforded, we must content ourselves with barely suggesting the possibility of such an improvement as a matter worthy of consideration, and

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refer the reader whose curiosity may be excited on the subject, to a pamphlet published in the 6th vol. of the Bath Reports, p. 219, by Mr. Richard Par, Fellow of the Royal Society at Edinburgh.

Section III.

Of the Constitution of a Friendly Society.

The several rules and regulations which compose the constitution of a Friendly Society, seem reduceable to three general heads:

1st, The rules that ascertain the rate of subscription or admission, and the proportion that is to subsist between subscription and benefit.

2dly, Those which regulate the *admission of members, conduct of business,* appointment of officers, and every thing else that relates to the orderly management of its internal concerns.

3dly, The provisions for enforcing regular payment of subscriptions; against innovations and abuse; against impositions upon the society; and against peculation, embezzlement, and misapplication of its funds; and fraudulent dissolutions of the society.

The first of these heads has been the subject of the last section. A few observations seem necessary with respect to the two latter.

That some caution should be used in the admission of members, seems clear from two considerations.

1st, The impositions to which the society may be exposed from improper and fraudulent applications.

2dly, The confusion, distraction, and discredit to which it may be exposed by members of a turbulent, quarrelsome, or seditious disposition.

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In order to guard against such inconveniences, two cautions seem to be necessary, and to have been generally adopted.

1st, That the election of members shall be by ballot.

2dly, That some interval should take place between the time of a person's being proposed and balloted for, in order to give time and opportunity for inquiring into his character; and accordingly the best constituted societies have adopted both these precautions. An instance will be found in the 22d Rule of the Castle Eden Friendly Society, printed in the Appendix, No. 3.

With respect to the general conduct of business, the inconveniences always experienced in numerous and mixed meetings of a large body of people, has almost universally suggested the expedient of confining it to a committee consisting of twelve, or some other convenient number of benefit-members, either alone or in conjunction with some of those persons in whom the general powers of superintendence and controul are by the constitution of the society vested, whether under the denomination of presidents, directors, or trustees.

To them, even the ballot for the admission of members is sometimes confined; and the exercise of the right of voting in the general members who compose the body at large, is restrained to the following instances:

1st, To the election of the committee and the principal officers.

2dly, The making of new laws at *yearly* meetings.

An example of a society thus constituted, will be found in the Rules of the Castle Eden Society already referred to, and particularly in Sec. 12. (See Appendix, No. 3.)

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The meetings are in general held once a month on days fixed by the rules of the society. There seems to be but one good reason for their being so frequent, *namely to facilitate the collection of subscriptions*; and except with a view to promote this one purpose, greater intervals between the general meetings of the body might be allowed.

It seems to be considered by Mr. Rose, the framer of the act for the encouragement of *Friendly Societies*, which passed in the year 1793 in England *, "that it is a first principle of these "societies, that they shall be governed by rules "of their own formation; to which the mem- "bers individually consent."

We are by no means disposed to dispute this as a general principle, nor to recommend a departure from it: on the contrary, we are of opinion "that it is the true principle on which so- "cieties of this nature should be constituted, in "order to produce their full effect." But as different opinions may be entertained upon this point, as well upon considerations of a general nature as from the local circumstances of particular districts, we think it our duty to report two instances in which this principle has been departed from; *the first* of which may be considered as having been stamped with the seal of experience.

The account of the first is to be found in Mr. Ruggles's 41st letter, and cannot be better stated than in his own words: — "In the 19th volume "of the Annals of Agriculture are the rules of a "*Friendly Society*, instituted under the patronage "of several gentlemen whom the poor of the

* In his treatise upon the subject, an extract from which may be found in the 22d volume of the Annals of Agriculture.

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"parish of Norfolk have the happiness to "call their neighbours and friends; which rules "appear to be very well adapted to the purposes "of such *Friendly Societies* in general; more es- "pecially because the controul of them is by "these rules invested in the gentlemen of opu- "lence in the place, together with the clergy- "man; and because the times of their meeting "at a public-house are restrained to the four "quarters of the year and two feasts (possibly "that might be better altered to one) instead of "obliging the members to meet monthly. The "only article in which these rules appear to be "materially deficient is, that the club does not "in any form of words declare the purposes of its "establishment, although they may certainly be "collected from the general body of the rules." Those who wish to see a copy of those rules, will find them detailed in the said letter.

The second instance alluded to, is that of the *Cork Friendly Society*, which seem to have been drawn up with great care and consideration, and to be highly deserving the attentive examination of all persons who may be disposed to promote the formation of *Friendly Societies* in this kingdom, and are at the same time advocates for removing the principle of government from the body itself. An extract from their rules is for that purpose subjoined in the Appendix, No. 4.

With respect to the third and last head, the provisions against imposition, abuse, and the regular payment of subscriptions; the importance of all these essential points must forcibly strike any person who is disposed to bestow the least thought upon the subject; and though the integrity of the individuals concerned in the superintendence and conduct of the business of a

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society must in all cases be its best security, and the want of this essential requisite to the welfare of every human institution, no contrivance or device can completely supply. We cannot help earnestly recommending to the attention of all such as may be disposed to promote the institution of *Friendly Societies*, the adoption of all those controuls and checks which experience has proved to be useful in other cases; and though the particular mode and provisions by which the general object may be most effectually obtained must depend on local circumstances, we venture to recommend the rules and forms adopted for those purposes by the *Castle Eden Friendly Society*, to general consideration.

To such as may wish to refer to it as a guide in the three leading points before referred to, the following index, by which all the rules of the society are classed as they have reference to the three heads above referred to, may be useful.

Sections which relate to benefits and to the proportion between subscription and benefit, are as follows:—Sec. 15, 16, 17, 18, 24, 25, 26, 32, 34, 35.

Sections which relate to the admission of members, conduct of business, appointment of officers, and every thing relating to the orderly management of the internal concerns of the society, are 2, 3, 4, 6, 7, 8, 10, 12, 14, 20, 22, 23, 27, 28, 30, 37, 38, 39, 40, 41, 43, 44.

3d Sec. — Containing provisions for enforcing regular payment of subscriptions; against innovations and abuse; against impositions upon the society; against peculation, embezzlement, and misapplication of its fund, and against fraudulent

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dissolutions of the society, see Sec. 4, 9, 11, 13, 19, 21, 26, 28, 29, 30.

Sec. 31, 33, and 42, are of a local nature, and therefore omitted.

SECTION IV.

A View of some Friendly Societies that have been established in Ireland.

The Carlow Club, instituted in 1769.

Monthly subscription towards the general fund, 8*d.*—Towards expences, 1½*d.*

Benefits, 5*s.* 6*d.*—Bed-lying pay, 2*s.* 9*d.*—Walking pay, ——

The former may be continued for six months. The latter for life, if the affliction so long continues.

Forty shillings are allowed for the funeral expences of a member or his wife; and there is a general subscription of one shilling each by the survivors, on the death of every member, which is paid to the widow or widower, or legal representative of the deceased, as the case may be.

The age of admission is from nineteen to forty-three.

The club at present consists of ninety members. At one period, a few years ago, it consisted of 132. The number of members is limited to 150. The funds have been higher than they are at present.

The Fraternal Union, instituted likewise at Carlow. It declared the accidents to which we are continually exposed, and the unwillingness in the time of calamity and distress to become a burthen to the community, as the principle of association; and it confined the ballot for admission of members to the Steward and Council, consisting of twelve.

The subscriptions were 1*s.* 1*d.* entrance.

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9½*d.* a month for the first year toward the general fund.

7*d.* ever after, and 3½*d.* to general expences.

Benefits 6*s.* *per* week for six months; 3*s.* after; 40*s.* for funerals, and a subscription of 1*s.* 7½*d.* from each surviving member, to be paid to the widow of the deceased, or the widower on the loss of his wife *.

This mortality-money (as it is called) might be disposed of by will, by the rules of the club.

The club was provided with a stock of funeral necessaries, such as scarfs, &c. which were furnished to such members attending the funeral of a deceased member or his wife, as were unprovided.

The ages of admission into this club were from eighteen to forty-three.

This club is no longer in existence; and though its dissolution is more immediately to be attributed to the late unhappy rebellion, its allowances seem to have been too liberal, and would probably have led to bankruptcy sooner or later, if no other cause had intervened.

Another club, under the denomination of the "Friendly Union Club," was also established at Carlow in the year 1777; but was dissolved about the same time as the former.

The capacity of earning 8*s.* a week was made a condition of admission into this club; and no one could be admitted before eighteen or after forty-five. The regulations of both these clubs were in many respects much to be approved; but the allowances in this, as in the former, were too liberal, and probably inconsistent with permanence and stability.

We are informed by an intelligent gentleman, who has long resided at Carlow, that the most

* The happiest consequences have been sometimes experienced from the relief afforded by these *post obit* subscriptions. (See Report, No. 3.)

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essential benefits were produced by these clubs during their continuance.

There was also a society of this nature established at Athy, in the county of Kildare, in the year 1789, under the denomination of "The "Athy Farmers Friendly Union;" which produced during its continuance, the most beneficial effects. Its dissolution, like that of the former, of Carlow, was at least precipitated by the late unhappy rebellion.

There are also several Friendly Societies now in existence in the city of Dublin.

1st, The Friendly Brothers, or Staple Union, instituted in 1790; rules confirmed in pursuance of the act at sessions of 1797.

2d, The Amicable Society established; and rules confirmed at sessions in 1796.

3d, The Friendly Brothers of the St. Audeon's Society.

A society upon the same principle was instituted at Collon, in the month of June 1799, under the auspices of the Speaker of the House of Commons. We consider the institution of this society as a valuable testimony in favour of the general principle, and a declaration of high authority in favour of its application in this kingdom.

We observe with great pleasure a society of the same nature lately established at Donnybrook *. It has grown out of an institution which had been carried on there for several years, under the denomination of "The Friends of In-"dustry," with very great success; and has been

* This account is extracted from a communication made to the Committee by the Rev. Gore Wood, Curate Assistant of Donnybrook, to whose exertions, uniformly continued during the whole time of the existence (ten years) of the Society of the Friends of Industry in Donnybrook, its past beneficial effects, and their present extension, we are informed, are in a great measure to be imputed.

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productive of the most beneficial effects to the labouring classes of that neighbourhood. The intelligent and active spirit that governed its operations, quickly perceived that all the valuable purposes for which it was originally founded, might be considerably advanced by converting it into a Friendly Society; and that, while the funds derived additional support from the contributions of its industrious members, the permanence of the institution would be secured, and habits of industry, œconomy, and foresight, considerably promoted. Having therefore previously adopted the wise caution of consulting individually the several persons who had before received relief, without any contribution upon their part, and obtained their consent and approbation, the idea was carried into execution judiciously and promptly; and the Friends of Industry at Donnybrook, from being an institution purely charitable, is now a Friendly Society, consisting of honorary and benefit-members. The former have very laudably resolved to attend the meetings of the society, and to take a part in the management of its affairs in common with a committee of the benefit-members. In this respect their example is highly deserving of imitation. They are, however, in this society so numerous, and their subscriptions constitute so large a proportion of its funds, that it may be doubted how far some of the benefits which it holds out, could be afforded by one not in possession of similar advantages *.

The meetings of this society, and also of the Collon Society, are held at the school-houses of Collon and Donnybrook.

If this custom were introduced universally, it would completely obviate every inconvenience

* A copy of their rules is printed, and sold at Porter's, Grafton-street.

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that has ever been known to arise from these institutions.

Section V.

Answer to some Objections which may be urged against the Institution of Friendly Societies, particularly in this Kingdom.

The first objection that may be urged against the establishment of Friendly Societies, is, "That they have a tendency to promote drunkenness, their meetings being generally held at a public-house."

In answer to this objection, it may be observed in the first place, that whenever drunkenness, or any other species of intemperance, is suffered to take place at the meeting of a Friendly Society, it is an abuse arising from the negligence of those officers whose duty it is to regulate the conduct of the members, and enforce obedience to the rules of the Society. That one of the fundamental principles of these institutions is, the exclusion of every species of excess; and that a rule, guarded with sufficient penalties, should be inserted in the constitution of every Friendly Society to prevent it. But, secondly, if in any district, or among any class of men, the propensity to drunkenness should be found to be so strong, that no human precautions should be sufficient to prevail against it, there is one infallible remedy—namely, to exclude drinking from the ordinary meetings of business altogether, and to hold those meetings at some private house, or public building of the neighbouring town or village:—and we recommend the adoption of this precaution wherever it is practicable.—Sir F. Eden (1st edit. 604) observes, "That he most

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" heartily concurs in opinion with those writers " who think that clubs would be more benefi- " cial if the subscribers contributed the whole of " what they could spare from their weekly earn- " ings to form a fund, from which they might " receive a proportionable benefit, instead of " paying perhaps 1*s.* per month to the box, and " 2*d.* or 3*d.* more to be expended in ale;" and though he seems to express a doubt, " whether, if " the members were prohibited from tippling " at the ale-house on their club-nights, they " could be prevailed on to subscribe at all;" there does not seem to be any sufficient grounds for entertaining such an apprehension.

In the Collon and Donnybrook Societies, the advantages of which the people are, as we are informed, fully sensible of, the meetings are held at the school-houses of Collon and Donnybrook, as has been already noticed. — In the Cork Society there are no meetings of the general members at all; and in that of Norfolk, already stated, only four in the year; and we do not find that objections have been made to subscribing to the funds of any of those institutions on this account. Besides, it is worthy of observation, that those institutions have almost universally originated among the poor themselves (preface to 1st vol. Sir F. Eden) and very probably have been the growth of convivial meetings in times of great simplicity (for their antiquity is fully established); and though this consideration may furnish an argument for preserving some degree of well regulated conviviality in the constitution of every Friendly Society, it cannot fail to suggest the practicability of providing against all the abuses that may be connected with it, when they come recommended

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to the adoption of the poor in the first instance, by a fair representation of the advantages to be expected from them, and supported by the influence and liberality of an enlightened patron.

Another objection may be, and has been made to them, "That they may be applied to bad, "seditious, and turbulent purposes." This objection has been insisted on as having peculiar force when applied to this country.

Mr. Ruggles (in his 40th letter) enters into an examination of this objection, and admits that some such abuses may be found to have existed among journeymen in populous cities and towns, but never among labourers in husbandry. But he observes, with great justice, that such instances only prove an abuse; that they are by no means a natural consequence following from a right use of those societies; and it may be fairly added, that they may be, in all cases, effectually guarded against by a very moderate degree of vigilance on the part of the neighbouring magistrates or the honorary members of the society; for it should be remembered, "That by the constitu- "tion of every Friendly Society, the time and "place of meeting is fixed, and must be noto- "rious; that they can furnish no pretence for "meeting at any other time or place; nor afford "the smallest degree of protection to meetings "of a clandestine nature." And if the honorary members of those societies would make it a rule among themselves to attend alternately at all meetings of business, and occasionally at meetings of conviviality *, such a practice, which would require a very small portion of any gentleman's time, and be consistent with a life of the greatest business, would not only be a complete preservation against every

* See note on the 1st ch. of this Report.

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abuse that has hitherto been experienced in Friendly Societies, but necessarily lead to further consequences of the most extensive and beneficial nature.

SECTION VI.

On the different Kinds of Friendly Societies.

The frequent illnesses to which the female sex are subject, particularly their lyings-in, have excluded them in general from the benefits of Friendly Societies. This relief however has, in many instances in Great Britain, been made the object of a distinct institution. We recommend the following extract, from a Treatise of the Rev. Mr. Cowes, to the attention of our readers.

"Before I conclude, it may be proper to offer a few remarks on *Female Benefit-clubs*. All my observations confirm me in my opinion, that, in tenderness and benevolence, in sensibility and attachment, in parental affection and solicitude, in delicacy of sentiment and purity of conduct, in œconomy, and the conscientious discharge of all the functions of a quiet, a virtuous, and a pious life; in all these important respects, the female character is, in general, peculiarly amiable and praiseworthy; and it rarely happens that a family falls into embarrassments through the misconduct of the mother.

The business of female societies is generally conducted by rules, in most respects, similar to those in clubs for men. A female club, formed on the following payments and allowances in cases of illness, might be extremely useful among the poor, and would probably flourish; especially under the patronage and inspection of any lady of distinction. The age of admission to be

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between eighteen and forty; every subscriber, under twenty-five years of age, to pay 1*s.* of entrance-money; from twenty-five to thirty years of age, to pay 2*s.* 6*d.*; and from thirty to forty, to pay 5*s.* besides 6*d.* for the articles: to meet once a month; and each member to contribute 6*d.* to the fund: after subscribing a year, to receive an allowance of 3*s.* a week, during the first three months illness; 2*s.* 6*d.* a week, during the next three months illness; and 2*s.* a week afterwards, while a member is confined to her room, and is wholly disabled from any kind of work.—Every free member, on her lying-in, to receive 10*s.* 6*d.*; and each member to pay 2*d.* to the fund. On the death of a free member, 2*l.* to be allowed towards the funeral-expences, each member contributing 6*d.*: when the fund is at any time less than 50*l.* every member to pay 6*d.* a quarter extra into the box.—Womens earnings are, in general, so small, that it will be found necessary to make the monthly payments thus moderate; and, as they are more liable to sickness than men, their demands on the club must be proportionably lessened.

In every female club, the following rule should be established and adhered to:—"That "if any single or unmarried woman should lead "an idle profligate life, or be with child, while "she belongs to the society, she shall be ex-"pelled." Such a regulation tends to promote chastity, and to discountenance immorality and dissoluteness of manners.

Some female societies give no allowance to any member during the time of her pregnancy, nor for a month after she is confined. I own, I do not entirely approve of the princi-

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ples on which such a society seems to be instituted; but it gives me an opportunity of suggesting a method, by which poor married women may derive great comfort and relief, at a season too when they are exposed to considerable expence, and require peculiar assistance. I shall not, therefore, from motives of false delicacy, scruple to mention it, but shall readily sacrifice inferior considerations to the desire of alleviating human misery. Let ladies, then, either lend them childbed-linen during the month in which they are confined, or, let them supply them with any old linen, with which they may be able to accommodate them: and let them extend to them that pecuniary aid which they may then require, and those necessaries and comforts from which, otherwise, they must be precluded *.

I have often heard the poor speak of this kind of benevolence as being singularly useful; and have frequently been told that their condition, from being miserable to the last degree, was rendered comfortable by this timely and judicious relief. It is, therefore, with peculiar pleasure that this mode of charity is recommended to the attention of those whose feelings of sympathy

* I must here be permitted to mention a similar method, which has proved extremely beneficial to the objects whom it is intended to relieve, and might be rendered extensively useful. A sufficient quantity of linen is purchased and lent to each poor married woman during her lying-in; and about half-a-guinea is given towards defraying her expences. The fund by which this institution is supported, is raised by a subscription of 6*s* 6*d* per quarter; on admission, each subscriber pays 7*s* for the purchase of linen, and one quarter in advance; and any poor inhabitant becomes an object of relief, whether a parishioner or not:—so that a lying-in charity of this sort may be easily established in any parish, and solicits the attention of the benevolent.

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are ever ready to commiserate the distresses, and mitigate the hardships of their fellow-creatures. In such employments, so congenial to the natural tenderness and sensibility of the softer sex, female worth and excellence "have," in part, "their reward" in the present sympathetic feelings of their nature; but a greater and a better is prepared for them in that future state, where the giving of "a cup of water*" (the slightest kind office rendered to suffering humanity) will neither be forgotten nor unrewarded.

An example of an institution similar to that recommended by Mr. Cowes, will be found in the 8th Report of the London Society for bettering the Condition of the Poor, &c. No. 46; and in No. 47 of the same publication, an account of a Sunday Friendly Society for the Aged Poor, will be found; to which we beg leave to refer the reader.

* St. Matth. x. 42.

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No. II.

Doctor Price's Tables.

TABLE I.

Shewing the Weekly Allowances during Incapacities of Labour produced by Sickness or Accidents; and the corresponding Weekly Contributions necessary to entitle Persons to those Allowances.

N. B. The Ages in this and the following Tables, are the Ages at Admission; and the Contributions at Admission are reckoned to continue invariable till they cease at fixty-five.

Weekly Contributions. Class	I.	II.	III.	IV.	V.	VI.	VII.	VIII.	IX.	X.	XI.	Ages of Contributors at Admission
	p.	*p.*	*p.*	*p.*	*p.*	*p.*	*p.*	*p.*	*p.*	*p.*	*p.*	
	1	1½	2	2½	3	3½	4	4½	5	5½	6	Under 32
	1½	2	2½	3	3½	4	4½	5	5½	6	6½	From 32 to 43
	2	2½	3	3½	4	4½	5	5½	6	6½	7	From 43 to 51
	2½	3	3½	4	4½	5	5½	6	6½	7	7½	From 52 to 58
	s.	*s.*	*s.*	*s.*	*s.*	*s.*	*s.*	*s.*	*s.*	*s.*	*s.*	From 59 to 64
	0	0	0	0	0	0	0	0	0	0	0	
	2	3	4	5	6	7	8	9	10	10	11	

Weekly Allowances. Class	I.	II.	III.	IV.	V.	VI.	VII.	VIII.	IX.	X.	XI.	
	L.	*L.*	*L.*	*L.*	*L.*	*L.*	*L.*	*L.*	*L.*	*L.*	*L.*	
	0	0	0	0	0	0	0	1	1	1	1	Bed-lying Pay.
	4	6	8	10	12	14	16	18	0	2	4	
	s.	*s.*	*s.*	*s.*	*s.*	*s.*	*s.*	*s.*	*s.*	*s.*	*s.*	Walking Pay.
	2	3	4	5	6	7	8	9	10	11	12	

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Suppositions on which this Table is formed.

First, That in societies consisting of persons under thirty-two years of age, a forty-eighth part of them will be always in a state of incapacitation by illness and accidents; and therefore entitled to allowances proportioned to their contributions. Various reasons, and particularly the experience of friendly clubs, determine me to believe that the proportion of the sick to the well in such a society will not be so great as this, and consequently that a weekly allowance during sickness will be more than supported by weekly contributions not exceeding a forty-eighth part of that allowance.

Secondly, It is supposed that from the age of thirty-two to forty-two, this proportion increases to one quarter more than a forty-eighth part; from forty-three to fifty-one to one-half more; from fifty-two to fifty-eight to three quarters more; and from fifty-nine to sixty-four to double. The reason of assuming this rate of increase is, that the probability of the duration of human life decreases after thirty nearly in this manner, or so that a person of the age of sixty has but half the probability of living any given time that a person at thirty-two has, and consequently must be then doubly subject to the causes that produce sickness and mortality.

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TABLE II.

Shewing the Weekly Allowances to Persons in Old Age after 65 and 70; and the corresponding Weekly Contributions in Early Life necessary to support those Allowances.

Ages at Admission.		Class I.		Class II.		Class III.		Class IV.	
		s.	d.	s.	d.	s.	d.	s.	d.
Weekly Contributions till 65.	Under 21	0	1	0	1½	0	2	0	2½
	21 & 22	0	1¼	0	1⅞	0	2½	0	3⅓
	23 & 24	0	1½	0	2¼	0	3	0	3⅜
	25 & 26	0	1¾	0	2⅝	0	3½	0	4⅜
	27 & 28	0	2	0	3	0	4	0	5
	29 & 30	0	2¼	0	3⅜	0	4½	0	5⅝
	31 & 32	0	2½	0	3¾	0	5	0	6¼
	33	0	2¾	0	4⅛	0	5½	0	6⅞
	34	0	3	0	4⅛	0	6	0	7½
	35	0	3¼	0	4⅞	0	6½	0	8⅛
	36	0	3½	0	5¼	0	7	0	8¾
	37	0	3¾	0	5⅝	0	7½	0	9⅜
	38	0	4	0	6	0	8	0	10
	39	0	4¼	0	6⅜	0	8½	0	10⅝
	40	0	4½	0	6¾	0	9	0	11¼
	41	0	4¾	0	7⅛	0	9½	0	11⅞
	42	0	5	0	7¼	0	10	1	0½
	43	0	5½	0	8¼	0	11	1	1¼
	44	0	6	0	9	1	0	1	3
	45	0	6½	0	9¾	1	1	1	4¼
	46	0	7½	0	11¼	1	3	1	6¾
	47	0	8½	1	0¾	1	5	1	9¼
	48	0	9½	1	2¾	1	7	1	11¾
	49	0	10½	1	3¾	1	9	2	2¼
	(*) 50	0	11½	1	5⅛	1	11	2	4⅝

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Table II. continued.

Class V.		Class VI.		Class VII.		Class VIII.		Class IX.		Class X.		Class XI.	
s.	*d.*	*s.*	*d.*	*s.*	*d.*	*s.*	*d.*	*s.*	*d.*	*s.*	*d.*	*s.*	*d.*
0	3	0	3 1/2	0	4	0	4 1/2	0	5	0	5 1/2	0	6
0	3 1/2	0	4 1/2	0	5	0	5 1/2	0	6 1/2	0	6 1/2	0	7 1/2
0	4 1/2	0	5 1/2	0	6	0	6 1/2	0	7 1/2	0	8 1/2	0	9
0	5 1/2	0	6 1/2	0	7	0	7 1/2	0	8 1/2	0	9 1/2	0	10 1/2
0	6	0	7	0	8	0	9	0	10	0	11	1	0
0	6 1/2	0	7 1/2	0	9	0	10 1/2	0	11 1/2	1	0 1/2	1	1 1/2
0	7 1/2	0	8 1/2	0	10	0	11 1/2	1	0 1/2	1	1 1/2	1	3
0	8 1/2	0	9 1/2	0	11	1	0 1/2	1	1 1/2	1	3 1/2	1	4 1/2
0	9	0	10 1/2	1	0	1	1 1/2	1	3	1	4 1/2	1	6
0	9 1/2	0	11 1/2	1	1	1	2 1/2	1	4 1/2	1	5 1/2	1	7 1/2
0	10 1/2	1	0 1/2	1	2	1	3 1/2	1	5 1/2	1	7 1/2	1	9
0	11 1/2	1	1 1/2	1	3	1	4 1/2	1	6 1/2	1	8 1/2	1	10 1/2
1	0	1	2	1	4	1	6	1	8	1	10	2	0
1	0 1/2	1	2 1/2	1	5	1	7 1/2	1	9 1/2	1	11 1/2	2	1 1/2
1	1 1/2	1	3 1/2	1	6	1	8 1/2	1	10 1/2	2	0 1/2	2	3
1	2 1/2	1	4 1/2	1	7	1	9 1/2	1	11 1/2	2	2 1/2	2	4 1/2
1	3	1	5 1/2	1	8	1	10 1/2	2	1	2	3 1/2	2	6
1	4 1/2	1	7 1/2	1	10	2	0 1/2	2	3 1/2	2	6 1/2	2	9
1	6	1	9	2	0	2	3	2	6	2	9	3	0
1	7 1/2	1	10 1/2	2	2	2	5 1/2	2	8 1/2	2	11 1/2	3	3
1	10 1/2	2	2 1/2	2	6	2	9 1/2	3	1 1/2	3	5 1/2	3	9
2	1 1/2	2	5 1/2	2	10	3	2 1/2	3	6 1/2	3	10 1/2	4	3
2	4 1/2	2	9 1/2	3	2	3	6 1/2	3	11 1/2	4	4 1/2	4	9
2	7 1/2	3	0 1/2	3	6	3	11 1/2	4	4 1/2	4	9 1/2	5	3
2	10 1/2	4	4 1/2	4	10	5	3 1/2	5	9 1/2	6	3 1/2	6	9

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Table II. continued.

		After 65.		After 70.		
		s.	*d.*	*L.*	*s.*	*d.*
Weekly Allowances for Life.	Class I.	2	0	0	4	0
	II.	3	0	0	6	0
	III.	4	0	0	8	0
	IV.	5	0	0	10	0
	V.	6	0	0	12	0
	VI.	7	0	0	14	0
	VII.	8	0	0	16	0
	VIII.	9	0	0	18	0
	IX.	10	0	1	0	0
	X.	11	0	1	2	0
	XI.	12	0	1	4	0

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(*) The weekly contributions in the first class, which are equivalent to the weekly allowances after 65 and 70 in the same class, have been computed by Dr. PRICE for all the intermediate ages between 50 and 65, and are as follow :—

Age.	Weekly Contribution.			Age.	Weekly Contribution.			Age.	Weekly Contribution.		
	L.	*s.*	*d.*		*L.*	*s.*	*d.*		*L.*	*s.*	*d.*
51	0	1	$0\frac{1}{2}$	56	0	1	$11\frac{3}{4}$	61	0	6	0
52	0	1	2	57	0	2	$4\frac{1}{4}$	62	0	8	$0\frac{1}{4}$
53	0	1	$3\frac{1}{4}$	58	0	2	$9\frac{1}{4}$	63	0	12	6
54	0	1	$5\frac{3}{4}$	59	0	3	4	64	1	5	0
55	0	1	$8\frac{1}{4}$	60	0	4	$2\frac{1}{2}$				

From these sums the weekly contributions in the other ten classes may be easily obtained; but it will be seldom necessary to have recourse to them; for at a period of life so far advanced, the weekly contributions become so high in those classes, as to render it almost impossible for the labouring poor to pay them. ED.

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TABLE III.

Shewing the Weekly Allowances during Sickness and Old Age, and the corresponding Weekly Contributions for supporting those Allowances; *being Table I. and II. combined.*

Ages at Admission.	Class I.		Class I.		Class III.		Class IV.	
	s.	d.	s.	d.	s.	d.	s.	d.
Weekly Contributions till 65. Under 21	0	2	0	3	0	4	0	5
21 & 22	0	2¼	0	3⅛	0	4½	0	5⅝
23 & 24	0	2½	0	3¼	0	5	0	6¼
25 & 26	0	2¾	0	4⅛	0	5½	0	6⅞
27 & 28	0	3	0	4¼	0	6	0	7½
29 & 30	0	3¼	0	4⅞	0	6½	0	8⅛
31	0	3½	0	5¼	0	7	0	8¾
32	0	3¾	0	5⅝	0	7½	0	9⅜
33	0	4	0	6	0	8	0	10
34	0	4¼	0	6⅜	0	8½	0	10⅝
35	0	4½	0	6¾	0	9	0	11¼
36	0	4¾	0	7⅛	0	9½	0	11⅞
37	0	5	0	7½	0	10	1	0½
38	0	5	0	7⅞	0	10½	1	1⅛
39	0	5½	0	8¼	0	11	1	1¾
40	0	5¾	0	8⅝	0	11½	1	2⅜
41	0	6	0	9	1	0	1	3
42	0	6½	0	9¾	1	1	1	4¼
43	0	7	0	10½	1	2	1	5½
44	0	7½	0	11¼	1	3	1	6¼
45	0	8	1	0	1	4	1	8
46	0	9	1	1½	1	6	11	0½
47	0	10	1	3	1	8	2	1
48	0	11	1	4½	1	10	2	3½
49	1	0	1	6	2	0	2	6
50	1	1	1	7½	2	2	2	1½

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TABLE III. continued.

Class V.		Class VI.		Class VII.		Class VIII.		Class IX.		Class X.		Class XI.	
s.	*d.*	*s.*	*d.*	*s.*	*d.*	*s.*	*d.*	*s.*	*d.*	*s.*	*d.*	*s.*	*d.*
0	6	0	7	0	8	0	9	0	10	0	11	1	0
0	6¾	0	7⅞	0	9	0	10⅛	0	11¼	1	0⅜	1	1½
0	7½	0	8¼	0	10	0	11¼	1	0½	1	1⅝	1	3
0	8¼	0	9⅝	0	11	1	0⅜	1	1¼	1	3⅛	1	4½
0	9	0	10½	1	0	1	1½	1	3	1	4½	1	6
0	9¾	0	11⅛	1	1	1	2⅝	1	4¾	1	5⅞	1	7½
0	10½	1	0¼	1	2	1	3	1	5½	1	7¼	1	9
0	11¼	1	1⅛	1	3	1	4	1	6¼	1	8⅝	1	10½
1	0	1	2	1	4	1	6	1	8	1	10	2	0
1	0¾	1	2⅞	1	5	1	7⅛	1	9¼	1	11⅜	2	1½
1	1½	1	3¾	1	6	1	8¾	1	10½	2	0¾	2	3
1	2¼	1	4⅝	1	7	1	9⅜	1	11¾	2	2¼	2	4½
1	3	1	5½	1	8	1	10½	2	1	2	3½	2	6
1	3¾	1	6⅜	1	9	1	11⅝	2	2¼	2	4⅞	2	7½
1	4½	1	7¼	1	10	2	0¾	2	3½	2	6¼	2	9
1	5¼	1	8⅛	1	11	2	1⅞	2	4¾	2	7⅝	2	10½
1	6	1	9	2	0	2	3	2	6	2	9	3	0
1	7½	1	10¾	2	0	2	5¼	2	8½	2	11¾	3	3
1	9	2	0½	2	4	2	7½	2	11	3	2½	3	6
1	10½	2	2¼	2	6	2	9¾	3	1½	3	5¼	3	9
2	0	2	4	2	8	3	0	3	4	3	8	4	0
2	3	2	7½	3	0	3	4½	3	9	4	1½	4	6
2	6	2	11	3	4	3	9	4	2	4	7	5	0
2	9	3	2½	3	8	4	1½	4	7	5	0½	5	6
3	0	3	6	4	0	4	6	5	0	5	6	6	0
3	3	3	9½	4	4	4	10½	5	5	5	11½	6	6

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TABLE III. *continued.*

		1st Instance		2d Instance		After 65.		After 70.	
		Bedlying Pay.		Walking Pay.					
Instances of Weekly Allowances during Sickness.	Class	*L.*	*s.*	*L.*	*s.*	Weekly Allowance during Old Age.	*L.* *s.*	*L.*	*s.*
	I.	0	4	0	2		0 2	0	4
	II.	0	6	0	3		0 3	0	6
	III.	0	8	0	4		0 4	0	8
	IV.	0	10	0	5		0 5	0	10
	V.	0	12	0	6		0 6	0	12
	VI.	0	14	0	7		0 7	0	14
	VII.	0	16	0	8		0 8	0	16
	VIII.	0	18	0	9		0 9	0	18
	IX.	1	0	0	10		0 10	1	0
	X.	1	2	0	11		0 11	1	2
	XI.	1	4	0	12		0 12	1	4

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TABLE IV.

Shewing the Fines, or Composition-Money, payable at Admission by the Contributors in the First Class who have commenced their Contributions at Ages above 21, and who may prefer the Payment of a Fine to an Increase of Weekly Contribution, on Account of the Excess of their Ages above 21, as specified in Table III.

N. B. The Sums in the following Table are also the Sums payable at Removals to Contributors, who, at Admission, paid Fines in lieu of an Increase of Weekly Contribution.

Age at Admission or Removal	Weekly Contribution 2*d.*	Sums payable	Age at Admission or Removal	Weekly Contribution 2*d.*	Sums payable	Age at Admission or Removal	Weekly Contribution 2*d.*	Sums payable	Age at Admission or Removal	Weekly Contribution 2*d.*	Sums payable	Age at Admission or Removal	Weekly Contribution 2*d.*	Sums payable
	£. s. d.			*£. s. d.*			*£. s. d.*			*£. s. d.*			*£. s. d.*	
In 21d	0 9 6		In 31st	4 5 12		In 40th	9 17 0		In 49th	19 6 0		In 58th	35 10 0	
22d	0 18 0		32d	4 16 0		41st	10 7 0		50th	21 0 0		59th	38 6 0	
23d	1 6 6		33d	5 12 0		42d	11 0 0		51st	22 5 0		60th	42 0 0	
24th	1 15 0		34th	6 6 0		43d	11 16 0		52d	23 14 0		61st	46 0 0	
25th	2 3 6		35th	7 0 0		44th	12 12 0		53d	25 6 0		62d	50 0 0	
26th	2 12 0		36th	7 12 0		45th	13 14 0		54th	26 18 0		63d	54 0 0	
27th	3 0 6		37th	8 4 0		46th	15 0 0		55th	28 13 0		64th	58 0 0	
28th	3 8 0		38th	8 16 0		47th	16 10 0		56th	30 16 0		65th	62 0 0	
29th	3 16 6		39th	9 9 0		48th	18 0 0		57th	33 1 0				
30th	4 5 0													

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No. III.

Abridgement of the Rules and Regulations of the Castle Eden Friendly Society.*

WHEREAS by an act of parliament made in the 36th year of the reign of his Majesty King George III. entitled, "An Act for the Encouragement and Relief of Friendly Societies," it is enacted *(here the section of the act which authorizes any number of persons to form societies, &c. is recited)*

* An account of this society constitutes the 1st Number of the Reports of the British Society, "for bettering the "Condition, and increasing the Comforts of the Poor;" and its rules have been printed at the request of the last-mentioned society, as a guide "to such persons as are desirous of "forming Friendly Societies on prudent and equitable terms." (See 1st vol. Reports of British Society, p. 1, note.) The *quantum* of subscription and allowance may not be generally applicable to the circumstances of this country; and the proportion between subscription and allowance must be always governed by attention to the circumstances and local situation of the subscribers. But in carrying into execution the principles recommended in the foregoing report, it may be useful to have a selection of such forms as may be necessary to resort to for the purpose.

It is by no means conceived "that they contain every "provision that may be necessary for the regulation of a "Friendly Society, under all circumstances; or that every "thing they contain should be indiscriminately, or without "due examination and attention to principles, adopted." They are merely put forward to assist in point of form, and as containing nothing that may not, without due attention to local circumstances, be safely imitated.

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And whereas many persons resident in the parishes of having agreed to form themselves into such a society, under the name and title of the , did meet at in the parish aforesaid, on the day of in the year for the purpose of establishing the said society; at which time and place the following resolutions and rules were proposed and agreed upon; that is to say,

2. That , &c. (*here the names of such persons as are fixed upon for the purpose, are recited*) shall be, and they are hereby appointed trustees for the funds of the said society, as hereinafter mentioned. Trustees.

3. That shall be, and he is hereby appointed steward thereof. Stewards.

4. That (*here the names of twelve of the principal yeomen*) and all persons becoming honorary members of this society, shall be, and they are hereby appointed directors of the said society, whose office and duty are hereinafter defined *. Directors.

5. No person to be a director longer than he resides in the parish.

* The twelve directors are chosen out of the most respectable men in the neighbourhood that will take the trouble of acting; and are intended as a check on the committee and members misapplying the funds; for without a check of this kind, members of societies are often inclined to divide the money when the society grows rich. An instance is stated by Sir Frederick Eden, in his account of Petersfield, vol. ii. p. 223. in which he says; "There are twelve ale-houses in

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6. That (*here the names of twelve substantial members of the society are recited*) shall be, and they are hereby appointed a committee for the purpose hereinafter mentioned, and to continue in office until (*either for one or two years as may be agreed on*).

Committee.

7. That Mr. shall be, and he is hereby appointed treasurer of the society *.

Treasurer.

8. That and shall be, and they are hereby appointed clerks of the society.

Clerks.

9. That the steward, directors, and committee for the time being, shall have power, from time to time, to displace and remove the treasurer and clerks for the time being, and to appoint others in the room of such of them as shall be so removed, or shall vacate or die.

Power to displace treasurer and clerks.

" this parish, but no Friendly Society. Two existed some " time ago; but as soon as the stock amounted to a few " hundreds, the clubs were dissolved, and the money divided " amongst the members;" and few will be inclined to become benefactors or honorary members, unless they have a security for the due and permanent application of their donations. By having a board of controul, and limited, as in the 19th and 21st articles of this society, the members are prevented from making any such misapplications, or altering the rules without due consideration.

The propriety of check and controul is acknowledged; but it seems to be more simple to vest this controlling power in the trustees.

* In many societies it would be adviseable to have two treasurers.

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10. That the steward, directors, committee, treasurer, and clerks, hereby appointed, shall meet at the house of , or at some other convenient house in the parish of , on the fourth Saturday after these rules, orders, and regulations shall be allowed and confirmed by the justices of the peace, at the general quarter-sessions of the peace (as directed by the said act of parliament) between the hours of four and six o'clock in the afternoon, then and there to qualify as hereinafter mentioned, and to admit as members the persons whose names are hereunto subscribed, and such other persons as they may think proper. First meeting.

11. That the said treasurer, and all such treasurer or treasurers as shall hereafter be appointed, before he and they take upon him or them such office, shall become bound with sufficient sureties, for the faithful execution of such office, and for rendering a true account of all receipts, payments, &c. according to the rules of this society, in such penal sum or sums of money as by the steward, directors, and committee shall, from time to time, be thought expedient; and that all such bond or bonds, to be given by and on the behalf of such treasurer or treasurers, shall be given to the clerk of the peace for the county of , for the time being, for the use of this society.* Treasurer to give security.

* *Form of Bond.* "Know all men by these presents, that "we, are held and firmly bound "to of Esq. clerk of the peace for the , "county of in the penal sum of two hundred pounds, "of good and lawful money of Great Britain, to be paid to

12. That the steward, directors, committee, treasurer, and clerks, or so many of them as can conveniently attend, shall meet on the fourth Saturday next after the first meeting, between the hours of six and seven o'clock in the evening, at some conve-

Monthly meetings.

" the said or his successors, or to his or their certain " attorney, executors, administrators, or assigns: for which " payment to be well and truly made, we bind ourselves " jointly and severally, our respective heirs, executors, and " administrators, firmly by these presents. Sealed with our " seals, dated this day of in the " year of the reign of our Sovereign Lord George the Third, " by the grace of God, of Great Britain, France, and Ireland, " king, defender of the faith, and so forth, and in the year " of our Lord

" Whereas the above bounden hath been duly elected " and appointed treasurer of and for the society called the " Society, in the said county, lately established, under " the authority of an act of parliament passed in the thirty-" sixth year of the reign of his present Majesty, intituled, " An Act for the Encouragement and Relief of Friendly So-" cieties;" The condition, therefore, of the above-written " obligation is such, that if the said his executors and " administrators do and shall, from time to time, and at all " times hereafter, upon demand, made in pursuance of any " order by the said society, or any committee appointed by " them for that purpose, render a just and true account of " all his receipts, payments, and transactions relative to the " said society, and from time to time, on the like demand, " pay over all the monies remaining in his or their hands or " custody, to any future treasurer or treasurers to be appointed " by the said society, or to such other person or persons as " such society shall appoint; and if the said shall and " do from time to time, and at all times hereafter, in all " other respects well and faithfully execute the office of trea-" surer of and for the said society, pursuant to the rules, or-" ders, and regulations thereof for the time being, and in all " matters lawful, pay obedience to the same, then the above-" written obligation shall be void; otherwise the same shall " be and remain in full force and virtue.

" Signed, sealed, and delivered, in the presence of us,

" R. W. " G. T. (P. S.)
" J. A. " T. T. (P. S.)
" W. L. (P. S.)"

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nient house in the parish of , and so shall continue to meet from time to time on every fourth Saturday from the time of such meeting (*the day-month after, or the day-three-months after, as may be settled*) to receive the monthly or other payments and contributions, to admit new members, and transact the other business of the society: at which meetings the members names shall be called over as they stand in the entry-book; and each member's contributions and fines shall be paid to the treasurer or his deputy; and if not then paid, such member shall incur the penalty or forfeiture hereinafter mentioned. After all the members names shall have been called over, if any member have any person to propose as a new member, or any matter to submit to the consideration of the society, he shall stand up and address himself to the steward; after which the steward shall put the matter to vote; *and if seven of the committee* shall vote in favour of the proposition, the same being *then approved of by the steward and three or more of the directors present*, the person proposed shall be elected a member, or the matter proposed shall become binding to the society as the act of the meeting; and as well in the election of members as upon all other occasions, *seven balls of the* committee, with the subsequent consent of the steward and three of the directors at the least, shall be taken and deemed to be the act of the society at large, and be binding upon every member thereof: and all resolutions of the society shall be entered in the order-book, and be signed by the steward, three of the directors, and seven of the committee at the least; but nothing which shall alter, vacate, or rescind any of these resolutions, shall be resolved or agreed upon at any monthly

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meeting, but only at the annual meeting. And so soon as all the business of each monthly meeting shall be finished, the books shall be closed and locked up in a chest to be provided for that purpose, which shall not be opened again till the next monthly meeting. Whenever the steward cannot attend the meetings, he shall send his key to one of the clerks, who shall officiate in his ſtead.

Steward. Who is capable of acting as such.

13. That no person shall be capable of acting as steward or director, or as one of the committee, until he shall make and sign a declaration that he will in all things faithfully execute the several trusts and powers committed to him by the rules, orders, and regulations of this society *; neither shall any person be capable of acting as steward, unless he be a member of this society, and reside in the parish of ——.

Appointment of steward, directors, and committee.

14. That in case the *steward* for the time being, or any of the *directors*, or *committee*, shall die, refuse to act, or vacate their offices by removing out of the said parishes, or otherwise, then, and in every such case, the survivors of the steward, directors, and

* The declarations are printed in a book, and are to the following effect: " in the parish of . "I do hereby most solemnly promise and declare, that I will "in all things well and faithfully execute the several trusts "and powers committed to me, as of the "Friendly Society, by the resolutions, rules, orders, and "regulations of that society, according to the true intent "and meaning thereof; and that I will not at any time or "times hereafter give my consent to any new resolution, "rule, order, or regulation, to alter the whole or any part "or parts of the present resolutions, rules, orders, or re-

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committee, as the case shall be, shall, at the next monthly meeting of this society, after such death, refusal to act, vacating the office, or otherwise, appoint a general meeting of the members to be holden at the then next monthly meeting, for the purpose of appointing others to fill such vacancies, and so, from time to time, upon every subsequent vacancy. And if any office be vacated after the 1st day of November in any year, then and in such case the appointment shall be referred to the next yearly meeting. At all elections the steward and committee shall be entitled to vote as members of this society; and in case of an equality of votes, the steward shall have and exercise a casting vote.

15. That the funds of this society shall be in the nature of shares amongst its members for the time being; and the sums to be contributed and paid by each member for or in respect of each single share in the said society, shall be after the following rate; that is to say,— Monthly Contributions.

	s.	d.
If the member be under 22 years of age when admitted, he shall pay per month	1	0
If above 22, and under 23 years -	1	0½
If above 23, and under 24 years -	1	1
If above 24, and under 25 years -	1	1½
If above 25, and under 26 years -	1	2
If above 26, and under 27 years -	1	2½
If above 27, and under 28 years -	1	3

" gulations, unless I shall believe such alteration or alterations to be for the benefit of the whole of the members of the said society.

" B. C."

" The above declaration was made and signed by the said B. C. the day of in the presence of

		s.	d.
If above 28, and under 29 years	per mon.	1	3½
If above 29, and under 30 years	-	1	4
If above 30, and under 31 years	-	1	4½
If above 31, and under 32 years	-	1	5
If above 32, and under 33 years	-	1	5½
If above 33, and under 34 years	-	1	6
If above 34, and under 35 years	-	1	6½
If above 35, and under 36 years	-	1	7
If above 36, and under 37 years	-	1	7½
If above 37, and under 38 years	-	1	8
If above 38, and under 39 years	-	1	8½
If above 39, and under 40 years	-	1	9
If above 40, and under 41 years	-	1	9½
If above 41, and under 42 years	-	1	10
If above 42, and under 43 years	-	1	10½
If above 43, and under 44 years	-	1	11
If above 44, and under 45 years	-	1	11½
If above 45, and under 46 years	-	2	9

But each member, under the age of forty-five, may take and pay for as many shares as he pleases, and shall be entitled to a proportionate relief, as hereinafter mentioned *.

* This and the composition-table in the next article are formed from Dr. Price's computations, which were made at the request of the committee of the House of Commons. See App. to Rev. Payments, vol. ii. p. 100, &c. Though there are more in favour of the old than young members, it being necessary to keep the payments for old men as low as possible, to induce them to enter (for if they were to contribute according to Dr. Price's tables, very few would become members) yet, upon the whole the funds are not injured, but rather increased, there being more young men admitted than old. The composition-tables for old age is much lower than Dr. Price's, notwithstanding which very few have availed themselves of the advantage. The object in framing the Castle Eden tables, was to make the monthly contributions fully equal to the disbursements, and to induce persons of all ages, under forty-six, to become members, without calculat-

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16. That if any person above the age of twenty-two years, who shall be admitted a member of this society, shall be desirous of being put upon the same footing in point of monthly contribution, as if he had been admitted a member under that age, he shall only contribute the sum of one shilling per month during his life, if such person do pay on admission, or at the next monthly meeting afterwards, a gross sum according to his age, as specified in the scheme or table following, for each share that he may choose to take; that is to say,— Contributions on admission.

	l.	*s.*	*d.*
If such member be above 22, and under 23 years of age, when admitted	0	5	0
If above 23, and under 24 years	0	10	0
If above 24, and under 25 years	0	15	0
If above 25, and under 26 years	1	0	0
If above 26, and under 27 years	1	5	0
If above 27, and under 28 years	1	10	0
If above 28, and under 29 years	1	15	0
If above 29, and under 30 years	2	0	0
If above 30, and under 31 years	2	6	0
If above 31, and under 32 years	2	12	0
If above 32, and under 33 years	2	18	0
If above 33, and under 34 years	3	4	0
If above 34, and under 35 years	3	10	0
If above 35, and under 36 years	3	18	0
If above 36, and under 37 years	4	6	0
If above 37, and under 38 years	4	14	0
If above 38, and under 39 years	5	2	0

ing exactly what each ought to pay. The funds being in the nature of shares, each member has an opportunity of contributing according to his or her ability or inclination; and in many instances a married man contributes for two shares; one share for himself, and one for his wife.

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	l.	s.	d.
If above 39, and under 49 years, per month - -	5	10	0
If above 40, and under 41 years	6	0	0
If above 41, and under 42 years	6	10	0
If above 42, and under 43 years	7	0	0
If above 43, and under 44 years	7	10	0
If above 44, and under 45 years	8	0	0
If above 45, and under 46 years	8	10	0

Funeral expences, how made up to the fund.

17. That, in order to keep up the general fund, each member shall pay for each share, and for each half share to which he may be a contributor, on the decease of every member for whose funeral this society shall have any disbursements to make. Such contribution to be paid at the first monthly meeting after the disbursement.

Times of payment.

18. That the monthly contribution of each member shall commence and be made on the first monthly meeting after his or her admission, and shall continue to be made during his or her life, at the monthly meetings to be holden on every fourth Saturday; but that any member may make payments in advance for three months, or any other length of time, if he or she think proper; and in case any member shall die before the expiration of the term for which such payments in advance shall have been made, a proportionable part thereof shall be refunded to his widow; and if no widow, to his legal representatives.

Society's effects, how to be secured.

19. That the monthly contributions, fines, and all other sums that may be received on account of this society, shall be put into a chest (to

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be kept by the treasurer) which shall have three good locks, with a different key to each; one of which keys shall be kept by the steward, another by one of the committee, to be named for that purpose by the directors (and in case he cannot attend, he may send such key with any other of the committee) and the third key by the treasurer; and so soon as the fund shall amount to twenty pounds, ten pounds (part thereof) shall be invested in the public funds *, or placed out at interest upon real or personal security, to be approved of by the steward, directors, and committee, by some writing under their hands.

20. That when any money shall be invested or placed out at interest, the stock shall be purchased, and the

Office of trustees.

* It is absolutely necessary to be very careful in putting out the money as speedily as possible, in order to get the advantage of interest; for without this, all, or the greatest part of Friendly Societies, will not be able to distribute the benefits they propose. If the great accumulation of compound interest were better understood, it is reasonable to suppose that those who have the management of the funds belonging to Friendly Societies would attend to this more than they do. It will surprise them to be told, that five hundred pounds, at five per cent. compound interest, will amount to above sixty-four thousand pounds within a century, and to upwards of a *million* within one hundred and sixty years. The many losses which Friendly Societies have sustained, make the members very diffident in lending any part of their funds. Sir F. Eden, in his "State of the Poor," vol. ii. p. 34, says, that several Societies at Chester broke up in consequence of losing their funds, partly by the failure of a bank, and partly by an unsuccessful canal near that city; and in the 3d vol. p. 712, that a society at Esher, in Surrey, was dissolved in consequence of having lost three hundred pounds by the failure of some tradesmen; on which the members divided the remainder: and in p. 889 he says, that three or four societies have been dissolved in the neighbourhood of Llanferras, Denbighshire, owing to their being defrauded of a great part of their funds.

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security made in the name of the trustees, in trust for the general uses of this society.

Officers to be reimbursed expences.

21. That all reasonable expences of the trustees, steward, directors, treasurers, and clerks, in the execution of their several offices, shall be paid out of the funds of this society; and that they shall respectively be indemnified out of the said funds against all actions whatsoever which may be brought against them, on account of their or any of their acting in and executing the powers and trusts hereby reposed in them; and *no money shall be taken out of the chest, on any pretence whatever*, without a previous order in writing, signed by the steward, three of the directors, and seven of the committee at the least; and the treasurer shall be answerable for, and make good, all the money which he shall from time to time receive on account of this society, *excepting that for which he can produce such orders, and excepting the weekly allowance to members in sickness*; in which latter case an order in writing from the steward alone shall be sufficient.

No money to be paid without an order in writing.

Admitting members.

22. That after the first meeting, no person shall be admitted a member, unless proposed by a member of this society at the monthly or yearly meeting; and at the time of proposing a new member,

shall be paid to the treasurer, for the use of the general fund: and, in order that in the interval proper inquiry may be made into his character, the person proposed shall be balloted for by the committee at the then next monthly or yearly meeting (excepting women, who may be admitted at the same monthly or

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yearly meeting at which they may be proposed, with the consent of the steward, three of the directors, and seven of the committee, they being, by the 34th article, exempted from receiving weekly allowances in cases of sickness or infirmity); and if on such ballot there shall appear seven balls for him, he shall be admitted a member, provided the steward and three of the directors at the least, consent to his admission; but not otherwise; and if the person proposed shall be rejected, the two shillings and sixpence paid to the treasurer shall be returned.

Age and declaration.

23. That no person shall be admitted a member of this society under the age of ten years, or above the age of forty-six years; and the person so admitted (or some member for him or her) shall, at the time of his or her admission, make and sign a declaration, in the presence of the steward, or three or more directors, to the following effect; that is to say,

"I, of in the parish of and "county of (labourer, or as the case may be) "of the age of years, in the month "of last, to the best of my knowledge "and belief, do request to be admitted a member "of the Friendly Society, and to become "entitled to the benefit to arise from "share, for which I bind myself to pay to the "treasurer, at the first monthly meeting after my "admission, the sum of "and on every fourth Saturday afterwards (so "long as I continue a member) shilling "; and such other contributions as "may become due: and I do hereby solemnly "promise and declare, that if I am admitted a

"member, I will in all things well and truly "fulfil, keep, and observe the rules, orders, and "regulations of the society; and, to the utmost "of my power, promote its interests.

"Witness my hand, this day of "in the year of our Lord one thousand "hundred "*

Capital Stock belonging to the Society.

24. That the capital stock to arise from the fines, monthly, and other contributions, and the dividends, interest, and yearly produce thereof, shall be the property of the members of the Friendly Society for the time being; and every member of the society who shall duly conform to the rules, orders, and regulations thereof, shall, for each share which he shall have in the fund, be entitled to relief in cases of sickness or infirmity, as hereinafter mentioned, and so in proportion for half a share; that is to say,

Benefits in Sickness.

To six shillings a week when confined in bed or to his bed-chamber, by sickness, lameness, or infirmity, and unable to go out of the house, or perform any kind of work, until he shall be able to walk out, or to labour in any degree, and then to three shillings a week, when so able to

* The declarations, as above, are printed and bound in a book, with a memorandum of admission at the bottom of each, to the following effect: "Be it remembered, that the above-"named A. B. was this day of in the year of "our Lord duly admitted a member into the Castle "Eden Friendly Society, and entered into the books kept for "that purpose; and that if he in every respect conform to the "resolutions, rules, orders, and regulations of that society, "he will be entitled to the benefits thereof.

"M. S. Steward,
"W. M. Clerk."

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walk or labour; but both these allowances to cease when such member shall be able to follow his usual occupation, or to earn three shillings a week. Such of these sums as shall be due, to be regularly paid, provided the same be requested, from the first Saturday after the member's illness shall be certified to the steward *.

Sums to be paid at a member's death.

And the sum of five pounds for each share, and fifty shillings for each half share, shall be paid at the death of each member to his widow; or if no widow, to any person appointed, in writing, by him to receive the same; and if no such person be appointed, then to his legal representatives: but the steward, directors, and committee, shall have an election, either to pay the money to the persons last mentioned, or to expend two guineas, part of such allowance, in any manner they may think proper, in the funeral of such deceased member; the remainder to be applied in the following manner: that is to say, if the deceased member shall have left any child or children under the age of twelve years; in that case, the same shall be applied for such child or childrens benefit, in such manner as the steward, directors, and committee shall think proper; and if there be no child or children under that age, then to be paid to the widow, if any; and if no widow, to the person appointed in writing, as aforesaid; and if no such person, then to the legal representatives of the deceased member. And the widow of each member of this society, who shall die

* The allowance in sickness is about one-third higher than Dr. Price's; but members receiving in sickness are debarred from annuities for the same shares; and on that account this allowance in sickness may be afforded.

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after having contributed to the fund during fifteen years, for any number of shares or half-shares, without having received an annuity as hereafter mentioned, or any other relief from this society for such shares or half-shares, after he attained the age of twenty-one years, to whom he shall have been married one year, shall be entitled to claim and receive, during the time she may continue his widow, a clear annuity of four pounds a year for each share on account of which he shall not have received relief, and two pounds a year for each such half-share, by quarterly payments, *viz.* on the last monthly meeting in March, June, September, and December; the first payment of such annuity to commence and be made on the first of these monthly meetings which shall happen next after such member's death. And in case such member shall die without leaving a widow, but leaving an orphan child or children under the age of twelve years, the like annuity shall at such times be applied for such child or childrens benefit, in such manner as the steward, directors, and committee for the time being shall think proper, until the youngest of such children shall attain the age of twelve years*. And each woman being a member of this society, after having contributed to the fund for fifteen years, shall be entitled to claim and receive an annuity of four pounds a year for each share, and two pounds for each half share, after attaining the age of fifty years, and until she attain the age of

* The allowing widows or orphans an annuity of four pounds *per annum* on each share on which the member shall have received no benefit after subscribing for fifteen years, is a great inducement for not claiming when in sickness, and thereby enables the fund to make good the payments.

sixty years, to be paid in manner mentioned in the twenty-fifth article for the payment of annuities to commence at sixty years of age*

25. That the members of this society, of or above sixty years of age, who in sickness or infirmity shall prefer an annuity to weekly payments, shall be entitled to claim and receive progressive annuities as follows: *viz.* Annuities.

Each member of the age of sixty years, and under seventy years, an annuity of six pounds;

The same, or any other member, when of the age of seventy, and under eighty years, an annuity of eight pounds;

The same, or any other member, when of the age of eighty years, and under ninety years, an annuity of ten pounds;

The same, or any other member, when of the age of ninety years or upwards, an annuity of twelve pounds

during their respective natural lives †. Such annuities to commence and be computed from the first day of January after each such member shall have attained the age of sixty, seventy, eighty, or ninety years respectively, according to their respective declarations,

* Women are allowed to receive an annuity ten years sooner than men, in consequence of their not receiving in sickness, and of the whole of their contributions being sunk at their death, without the payment of any annuities to their widowers or orphan children. If they were not to receive an annuity until sixty years of age, fewer men would contribute for their wives.

† In order to show the advantage of annuities, this society has thought it adviseable to publish the following table, to show the amount of what may be received for one share from fifty to ninety-six years of age, and also to prove the necessity of forming a considerable fund.

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delivered at the time of their admission into the society: the said annuities to be paid by monthly

TABLE, *shewing the Amount of an Annuity payable for one Share in the C. E. Friendly Society.*

	To a Man. £.	To a Woman. £.
If the member lives to 51 years of age, the society will have paid by quarterly payments	—	4
to 52 years	—	8
to 53 years	—	12
to 54 years	—	16
to 55 years	—	20
to 56 years	—	24
to 57 years	—	28
to 58 years	—	32
to 59 years	—	36
to 60 years	—	40
to 61 years	6	46
to 62 years	12	52
to 63 years	18	58
to 64 years	24	62
to 65 years	30	70
to 66 years	36	76
to 67 years	42	82
to 68 years	48	88
to 69 years	54	94
to 70 years	60	100
to 71 years	68	108
to 72 years	76	116
to 73 years	84	124
to 74 years	92	132
to 75 years	100	140
to 76 years	108	148
to 77 years	116	156
to 78 years	124	164
to 79 years	132	172
to 80 years	140	180
to 81 years	150	190
to 82 years	160	200
to 83 years	170	210
to 84 years	180	220

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payments at each monthly meeting *, for each share, and so in proportion for each half-share, for which such member may then contribute, and for which he has received no relief in cases of sickness, lameness, or infirmity. But no such annuity shall be payable in any case for any share where a member has before received relief in any other mode from the fund of this society.

	To a Man. £.	To a Woman. £.
If the member lives to 85 years of age, the society will have paid by quarterly payments	190	230
to 86 years	200	240
to 87 years	210	250
to 88 years	220	260
to 89 years	230	270
to 90 years	240	280
to 91 years	252	292
to 92 years	264	304
to 93 years	276	316
to 94 years	288	328
to 95 years	300	340

and so on, at the rate of 12*l.* a year during life.

A member may contribute for any number of shares or half-shares; but no annuity is payable until the member has contributed fifteen years; nor for any share on which relief in sickness has been received.

* It was thought better to have the payments of the annuities quarterly, to save absent members the trouble of procuring monthly certificates of their being alive, &c.

Many societies exclude their members upon a change of their employment to a more hazardous one; such as the army, sea-service, mines, &c. In societies where the members have an option between taking relief during sickness, or an annuity in old age, it seems reasonable to allow persons so changing their employment to continue members, guarding, perhaps, against their receiving relief for any lameness, misfortune, disease, distemper, or infirmity, which might happen to them in consequence of following a more dangerous profession than that they were employed in when admitted members.

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26. That no member shall be entitled to relief from this society until he shall have been a member for one year; nor to any allowance in sickness after he shall have become entitled to and been elected to receive an annuity; nor to any allowance for any disease, distemper, or infirmity he may have had when he was admitted a member; nor for any distemper contracted by lewdness; nor for any lameness, misfortune, or accident that shall have happened to him by quarreling, drunkenness, or gaming; nor shall any member be entitled to relief who shall refuse to have his disorder examined by any physician, surgeon, or apothecary appointed by this society; nor, if charged with any treasonable or felonious matter, until he shall be legally acquitted of the same. But if any member shall die before he has been a member for twelve months, the full amount of what he may have contributed or paid to the fund of the society shall be returned to his widow; or if no widow, to any person appointed by him, in writing, to receive the same; or if no such person, to his legal representatives. Exceptions.

27. That to the intent every member may have relief when entitled thereto, six respectable members shall, at every yearly-meeting be elected visitors, *viz.* two for the parish of C. E two for the parish of M. and two for the parish of E.; whose duty it shall be to attend the sick members in their respective parishes, on receiving notice for that purpose, and to certify their condition weekly to the steward; also to carry or convey to the sick or other members their allowances, which shall be paid to the proper hands of each member, and not otherwise; and if the sick member shall Visitors.

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not be capable of applying his allowance properly, the visitors shall see the same laid out or applied for his benefit. But if any member, who shall be entitled to relief, shall not reside within any of the aforesaid parishes, in that case, upon the steward's being properly certified by writing under the hand or hands of the physician, surgeon, minister, churchwardens, or overseers of the parish or place wherein the members may be or reside, or any three of them, that such member is entitled to receive relief, the same shall be paid to the bearer of the certificate *. No member shall be obliged to serve as a visitor for more than one year together.

Certificates from distant members.

* Forms or blank certificates of members being sick, are delivered to them when admitted, or on application for the same; at the bottom of which is a note how it is to be filled up and sent; of which the following is a copy:

"This is to certify, that of
" a member of the Friendly Society,
"
"
" and is unable to
" or
" Witness hand this day of 179
" *** The above certificate must be filled up according
" to the circumstances of the member's case. If he wish to
" claim the half-allowance, the words 'follow his usual oc-
' cupation,' or, 'earn three shillings a week,' must be added;
" but if his case require the full allowance, 'to go out of the
' house,' or, 'to perform any kind of work,' must be written
" in the blank spaces left for that purpose. And the certi-
" ficate must be signed by the physician, surgeon, mi-
" nister, churchwardens, or overseers of the parish or place
" wherein the member may be when sick, and sent to the
" steward of the society; who will order the money due for
" relief to be paid to the bearer (therefore the member must
" be cautious by whom he may send his certificate)."

To save trouble, on the back thereof are printed a blank order for payment, and receipt, to the following effect:

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28. That every member of this society who shall neglect to pay his monthly and other contributions, shall, for the first month for which he shall be in arrear, forfeit the sum of and for the second month the sum of and if the same be in arrear at the third monthly meeting, such member shall be expelled the society: and every member who shall be drunk, or in any manner disordered with liquor, during the time he shall be receiving relief in lameness, sickness, or infirmity, from this society, shall for every such offence forfeit shillings; and if any member shall be drunk at a monthly meeting, or shall quarrel with any other member, or propose any kind of play or gaming, or offer to lay any wager, or profanely curse or swear, or call or address a member by any other than his proper name, or shall stay at the house where the society shall meet later than ten o'clock at night, except he be detained by business of the society, he shall forfeit for each such offence one shilling; and if any member shall not observe the rules which the steward shall from time to time make for regulating the monthly or other meetings, he shall for each offence forfeit three-pence; and each member who shall be appointed a visitor, and shall not discharge his duty to the satisfaction of the steward, directors, and committee, Forfeits.

" *To the Treasurer of the Friendly Society.*—
" Pay unto the within-named shillings and
" pence, for weeks sickness, day of
" 179
"
Steward.

" Received day of 179 of the
" treasurer of the Friendly Society, the above-men-
" tioned sum of shillings and pence."

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shall for every neglect forfeit
and each member who shall not appear, and answer to his name when called on at the yearly meeting, and then pay to the treasurer for dinner, shall forfeit (except persons under twenty-one years of age); and each member who shall be appointed of the committee, and shall neglect to attend the monthly meetings, except prevented by sickness, or other sufficient cause to be allowed by the steward, directors, and committee, shall for each neglect forfeit but no member shall be obliged to serve in such committee two years together; and if any person, having the custody of a key, neglect to carry or send the same as hereinbefore directed, to the house where the monthly meetings are held, before seven o'clock of the evening of the day when the same shall be held, he shall forfeit for each neglect and if any member, at any meeting of this society, shall enter into any political or religious dispute, or introduce any disloyal or seditious song or toast, he shall for each offence forfeit sixpence.

29. That any member who shall not pay his forfeits when demanded, or at the next monthly meeting, shall incur such further forfeitures or expulsion, in the same manner as if his monthly contributions were in arrear. Payments of Forfeits.

30. That any member who shall take any advantage of this society, by dissembling any sickness or infirmity, or shall give in a false account of his age, or use any kind of fraud towards the society, or shall neglect to pay, or to cause to be paid, his monthly or other Offences which subject the members to exclusion.

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payments for three months after the same shall be due, and shall not pay them on or before the third monthly meeting immediately after such offence has been committed, he shall for any such offence or neglect be expelled from this society. But any member who may be fined or expelled, or shall think himself aggrieved by any act, matter, or thing done, or omitted to be done by this society, shall, at a monthly or yearly meeting, deliver to the steward in writing under his hand a statement of his grievance, and request that the same may be referred to arbitration, and shall name in such statement a respectable person residing within any one of the aforesaid parishes, but not a member of the society, as a referee on his part; and at the same, or at the following monthly meeting, the steward, directors, and committee shall nominate and appoint another respectable person residing within one of the said three parishes, but not a member, as a referee on the part of this society; which two persons shall with all convenient speed meet and appoint a third person, not being a member, to act with them; which three persons, or any two of them, shall have liberty to inspect the rules, orders, and regulations of this society, and all books and papers belonging thereto; and after fully examining the matter of such complaint, they, or any two of them, shall make such award, order, or determination in writing, as to them shall seem just; and such award, order, or determination, shall be binding and conclusive on all the parties, and shall be final to all intents and purposes. But if the society neglect or refuse to appoint such re-

Disputes to be settled by arbitration.

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feree, or if the referees neglect or refuse to make an award for forty days after they are appointed, then, and in such case, the complaint shall be determined by two or more justices of the peace, in manner directed by the said act of parliament.

31. Local.

32. That any person under the age of forty-five years shall be permitted to contribute for any number of shares or half-shares in this society, and be entitled to a proportionate benefit therefrom; and may increase his original share or shares at any time or times after his admission, on contributing according to his age at the time he shall make such increase. No member shall be entitled to receive more than six shillings a week in cases of sickness or infirmity; but he shall be entitled to the same annuity and benefit for each additional share or half-share more than one, as if he had received no relief or benefit from the society; and for the one share on which he may have received any relief in sickness or infirmity, he shall be entitled to the same benefit as if he had no other share or shares.

Persons may contribute for any number of shares or half-shares.

33. Relates to admission of persons employed in a manufactory.

34. That any woman under the age of forty-five years may be admitted into this society, so as to be entitled to annuities in the classes and manner hereinbefore specified; but such women shall not in any case be entitled to receive any weekly allowances for sickness or infirmity; nor shall they be liable to serve any office, or be fined for non-attendance at the yearly meetings.

Women may be admitted, and become entitled to annuities.

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Benefits for children.

35. That any member of this society wishing to make a provision for his children under twelve years of age, may be allowed to enter such of them as he may think proper, on the following terms:

If under four years of age when admitted, to pay four pence monthly for each child till it attains twelve years of age, if the member so long lives;

If four years and under seven years of age when admitted, to pay three pence monthly for each child;

If seven years and under ten years of age when admitted, to pay two pence monthly for each child.

If any such member so contributing for his children shall die, and leave any child or children under twelve years of age, one shilling a week shall be applied out of the funds of this society, towards the maintenance of each child so contributed for, till it attain the age of twelve years; but no child shall be entitled to any benefit unless entered and paid for twelve calendar months before such member's death; and any member choosing to contribute double the above-mentioned sums, shall be allowed so to do, and in that case the children shall be entitled to double allowances in case of the father's death, as aforesaid *.

* The contributions for children may be thought rather low in proportion to the sum to be paid; but the chance of the child's dying in its father's lifetime, or afterwards under twelve years of age, and also the greater probability of the father's living, is to be calculated. But supposing the contributions to be too low, it is a very useful application of a part of the fund. Not many of the members of this society have availed themselves of the opportunity of entering their children; but the recent death of one of its members leaving two

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Power to appoint a surgeon.

36. That the steward, directors, and committee, shall, if they think proper, agree with some apothecary or surgeon, to attend all the members of this society within the said parishes, or such of them as they may think necessary; which apothecary or surgeon shall report to the steward for the time being, his opinion on each such member's case; and the steward, directors, and committee, shall order such sum or sums to be paid for such attendance as they may think proper, not exceeding one penny *per* week for each member.

To provide books,

37. That the steward, directors, and committee, shall, from time to time, provide all such books, chests, and other things as they may think necessary for

children entitled to relief, will, it is expected, induce many others to secure for their infant children a comfortable support, in case of the member's death. The form of entry of children is bound in a book, and is as follows: "I, D. E. " of in the parish of and " county of and a member of the " Friendly Society, do request that my (son or daughter) A. " E. may be entered into that society; for whom I intend " to pay to the treasurer of the said society for the time being " pence on every fourth Saturday from the day of h " entrance, until he (or she) attain the age of twelve years; " which will be on the day of in the year of " our Lord if I and he so long do live. Witness " my hand, this day of in the year of our " Lord D. E."

" Be it remembered, that the above-named A. E. was this " day of in the year of the Lord " duly entered into the Friendly Society; and " if h father continues to make the said monthly payments " during his life, he will be entitled to shillings a " week out of the fund of this society, from the death of h " said father until the said day of thousand " hundred if he so long live.

" M. S. Steward.
" W. M. Clerk."

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this society, and order the treasurer to pay for the same out of the fund; and shall also order such salary or salaries and allowances to be paid to the clerks and treasurer, as they may from time to time think right and necessary; which salaries and allowances shall not in any case exceed five *per cent.* on the contributions received*; but no allowance shall be made to the steward, directors, or committee, for their trouble.

and pay salaries, &c.

38. That every member of this society shall meet on the first day of January yearly, unless it should fall on a Sunday, and in that case on the day before, at such house within the parish of as the steward, directors, and committee shall appoint, at the hour of ten in the forenoon, and answer to his name when called, and then pay to the treasurer one shilling for dinner and liquor: at which meeting the members shall nominate and elect by ballot a committee of twelve discreet and honest members, residing and inhabiting within the said parishes, who understand accounts and are able to write, and who shall be above the age of twenty-one years; which committee shall continue in office until the next yearly meeting, unless they or any of them shall die, or refuse to act, or remove out of the said parishes, or be excluded this society. At the annual meeting also shall be elected six visitors for the year ensuing.

Yearly meeting.

Appointment of committee,

and visitors.

* The salaries, allowances, &c. to clerks, treasurers, &c. have not amounted to one and a half *per cent.* on the contributions received since the establishment of the society.

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39. Empowers absent members to vote by proxy.

40. That at each yearly meeting, the steward, directors, and committee shall acquaint the members with their proceedings during the last year, and explain the state of the funds; and the accounts shall undergo such inspection as this society at such yearly meeting shall direct*; and it being almost impossible, in the infancy of such an establishment, to form rules which will apply to every case that may arise relative to the regulation of the society and the management of its funds, it shall be lawful at each yearly meeting, with the concurrence and approbation of three-fourths of the members of this society then present, to frame new rules, orders, and regulations, provided a requisition for that purpose, signed by three or more of the members, shall have been read publicly at two monthly meetings, held next before such yearly meeting; but no new rule, order, or regulation, shall be binding, until the same shall have been agreed to and confirmed by seven directors at the least, and the steward of this society for the time being, and also confirmed by the justices of the peace in manner directed by the said act of parliament. Nor shall it be lawful to dissolve this society, or to make any division or distribution of the stock or fund, or of any part thereof, contrary to the true intent and meaning of these resolutions, rules, orders,

Power to make new rules.

Duration.

* By a resolution of a subsequent yearly meeting, two honorary members, and the steward for the time being, are appointed auditors, to examine the accounts between the last monthly meeting and the yearly meeting.

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and regulations, without the consent and approbation of five-sixths of the then existing members, and also of all persons then receiving or entitled to receive relief from this society, either on account of sickness, age, or infirmity, such consent and approbation to be testified under their hands individually; nor without the approbation of seven directors at the least, and the steward of this society for the time being, and also of the justices of the peace in manner directed by the said act of parliament.

Rules to be entered in a book, and opened for inspection.

41. That all the rules, orders, and regulations, made from time to time by this society, in the manner hereinbefore directed, shall be forthwith entered in a book or books to be kept for that purpose by the steward for the time being, and be signed by the members, directors, and steward, or so many of them as hereinbefore provided; and shall, at all seasonable times, be open for the inspection of any member of this society; and such rules, orders, and regulations, so entered and signed, shall be deemed original orders, and be received as such in all disputes which relate to this society.

42. Local.

What orders are valid.

43. That no order, act, or deed of the steward, directors, and committee, shall be deemed sufficient or valid, unless the steward (or any three of the trustees for the time being) three of the directors, and seven of the committee at the least, consent to and sign the same; but that all such orders, acts, and deeds of such steward (or any three of the trustees for the time being) directors, and committee, shall be deemed the orders,

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acts, and deeds of the society at large, and shall have the same effect as if agreed to and signed by the whole. And that in all cases where the consent or signature of the steward is required, the consent and signature of any three of the trustees for the time being shall be equivalent to the consent of the steward.

44. That every benevolent person who shall contribute five pounds or upwards, in one payment, as an encouragement to this society, shall be entitled to act as a director during his life; or any person that shall subscribe five shillings a quarter, shall be entitled (so long as he shall continue to pay such subscription) to act as a director,—no regard being had to residence; and all such contributors and subscribers, in consequence of their not receiving any benefit from the society, shall be denominated honorary members: and all such sums shall be applied to the general purposes of this society, in like manner as the contributions of the several members. Honorary members.

And lastly, Resolved unanimously,

That these resolutions, rules, orders, and regulations, be signed for and in behalf of this meeting, by the chairman, and countersigned by the clerks and twenty others, who are to be admitted members.

(Signed) ———, Chairman,

(Countersigned) ———, ———, ——— } Clerks,

———, ———,

&c. &c.

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Schedule of Books kept by the Society.

I. Bye-law Book, kept by the steward, in pursuance of the 41st art. in which are the original and subsequent rules allowed by the magistrates, bound up with the act of parliament for encouraging Friendly Societies.

II. Order-Book, into which are copied all the rules and proceedings of the society, from which the extracts, p. 51 to 64, are taken.

III. Officers Declarations. See p. 17.

IV. Members Declarations. See p. 25.

V. Entrances of Members Children. See p. 38, 39.

VI. Monthly Contributions.

VII. Disbursements for Sickness, Annuities, Children, &c.

VIII. Members Ledger.

IX. General Ledger, in which are contained
The treasurer's account of all money received and paid,
Separate accounts of each person to whom money is lent,
Donations and subscriptions,
Dividends and interests,
Entrances, fines, salaries, &c. (which serves as a profit and loss account)
Annual Balances of members-accounts,
General Balance, which is taken annually, and examined and signed by the auditors.

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No. IV.

Nine first Sections of the Resolutions, Rules, Orders, and Regulations for the Government of the Cork Friendly Society.

1. WHEREAS, by an Act of Parliament, made in the thirty-sixth year of the reign of his Majesty King George the Third, entitled, "An Act for the Encouragement and Relief of Friendly Societies," it is enacted, "that it shall and may be lawful to and for any number of persons in Ireland to form themselves into, and to establish one or more society or societies of good fellowship, for the purpose of raising, from time to time, by subscriptions of the several members of every such society, or by voluntary contributions, a stock or fund for the mutual relief and maintenance of all and every the members thereof, in old age, sickness, and infirmity."—We, whose names are annexed, resident in the city and liberties of the city of Cork, being convinced of the benefit of such societies, and desirous of providing for our own support in sickness and old age, and for our decent interment, do hereby agree to form ourselves into such a society, under the name and title of THE CORK FRIENDLY SOCIETY, and to become contributors to a fund, to be raised and applied in the manner hereinafter mentioned: *and being sensible of the difficulties which would attend our meeting together for the election of directors or any other purpose, we do declare, by our respective signatures, our concurrence in the Rules and Regula-* Preamble.

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tions following, for the management of the said Friendly Society:—

That is to say,

2. That the President, Vice-Presidents, and Committee for the time being, of a Society lately established in this city, for *bettering the Condition, and increasing the Comforts of the Poor*, shall be Trustees for the funds of this society: and if any circumstances should cause the dissolution of said *Society for bettering the Condition of the Poor*, the persons who last filled the said offices of President, Vice-President, and Committee of said society, shall continue to be Trustees during their lives, or their residence in the city or neighbourhood of Cork, if agreeable to themselves; and they, or any seven of them, shall, from time to time, fill up the vacancies which may be occasioned by resignation, removal, or death, from amongst those gentlemen who have been intrusted with the management of any charitable institution, or who have in any other way discovered a disposition to promote the welfare of the poor,—provided always that no person can be a Trustee who is a bankrupt, or who is in the service of another person.

Trustees.

3. That the Trustees shall annually appoint twenty-one persons from amongst the subscribing members of the *Society for bettering the Condition of the Poor*, or the subscribers to any other public institution for the benefit of the poor, who, together with the treasurer or treasurers, and all honorary members, shall be the Directors of this Society.

Directors.

4. That the Trustees shall annually elect a Treasurer or Treasurers, with power to appoint his or their own deputy; which deputy shall at-

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tend all meetings of the directors, and shall receive a salary for his trouble, to be determined by the directors, subject to the approbation of the trustees. Treasurer.

5. That the directors shall, every three months, appoint two or more of their own body under the name of Stewards, who shall more immediately conduct the business of the society. Stewards.

6. That the directors shall have power to appoint a Clerk or Clerks, as may be necessary, at a salary to be determined by themselves, subject to the approbation of the trustees; and shall have power to remove such Clerk or Clerks whenever they shall see cause. Clerk.

7. That the stewards and directors (one steward and four directors to be a *quorum*, and the steward, if unable to attend, to provide a substitute) shall meet once every week, for the purpose of admitting members and transacting the other business of the society. Meeting of Directors.

8. That at these meetings the names of the members, whose day of payment was the preceding Monday, shall be called over; so that if any member shall not have paid his contribution and fines, or shall have, in any respect, broken the rules of the society, he may incur the penalty or forfeiture hereinafter mentioned. Names to be called over.

9. That the funds of the society shall be in the nature of shares amongst its members for the time being; and the sums to be contributed and paid by each member for or in respect of

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Monthly Contributions. each single share in the said society, shall be after the following rate; that is to say,

	s.	d.
If under thirty years of age when admitted, *he* or *she* shall pay monthly . . .	1	1
If above thirty, and under forty years of age, when admitted, *he* or *she* shall pay monthly .	1	4
If above forty, and under fifty years of age, when admitted, *he* or *she* shall pay monthly .	1	9

And in proportion for each half share *.

* This scale has been preferred by the framers of these rules, in preference to the regular advance of payments adopted by the *Cork Friendly Society*, from local considerations, which may be perhaps very generally applicable to this country. The most material is, the want of a regular registry of births.

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No. V.

Appendix to the Account of the North Strand School.

THE following books are kept to regulate the interior management of the School :—

1st, Admission Book, which consists of eleven columns to the following order :—

The first column contains the number; the second, the child's name; the third, age; the fourth, religion; fifth, degree of their progress in either reading or writing at the time of admission; sixth, the name of either parents or friends; seventh, their occupation; eighth, their place of residence; ninth, recommender's name; tenth, the date of admission; eleventh is a broad column for observations, in which is entered what the children have acquired in the schools, and, after they were some time away, how they were disposed of.

2d, A Roll-Book, which consists of fifty-four columns :—

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EXAMPLE.

No.	Name, Religion.	Sunday. Jan. 6.	Sunday. Jan. 13.	Sunday. Jan. 20.	Sunday. Jan. 27	Sunday. Feb. 2.	Sunday. Feb. 10.	Sunday. Feb. 17.
1	William Jones, R. C.	I	I	Sick.				
2	Geo. Connor, Prot.		I	I	I	Work.		I

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The attendance on Sundays is marked by the line down the centre of the square; on the week-days, by the pops at the corners and sides of the square *.

Third Book.—A kind of ledger, in which a separate account is kept of the quantity of all materials purchased for clothing the children. The No. of each article made of each parcel of materials; what No. distributed; when, and to whom.

Also of books purchased, the whole balanced and compared with the stores on hand once a year.

Fourth.—A Class-Book for Spelling and Reading.

Great advantages arise from a general examination of the children twice a year, and ascertaining by means of this book, what improvement has been made since the last examination. The teachers being very apt to put forward a few whom they find easily instructed; and a visitor, without some proof of this kind, cannot be certain but that some are very much neglected.

Fifth.—A Class-Book for Knitting and Working.

This book is regulated twice a year, and the girls promoted or reprimanded †.

* There are separate Admission and Roll-Books for the boys and girls school. The Roll-Books are marked daily at the breaking up of the schools, by the resident master and mistress. Hours of attendance are from nine o'clock in the morning until half past three in the afternoon. The boys are dismissed a quarter of an hour before the girls, to prevent noise.

† The whole girls school is divided into six classes: three of these are employed in knitting, and three in plain work.

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A lady who directs the girls work, has found great advantage from writing in a memorandum-book, and strictly adhering to every promise she makes, and every threat she is obliged to hold out *.

Sixth.—A Book for the Business of Knitting.

Materials given out for knitting are weighed, the weight entered, and the mistress, to whom the materials are given, is accountable for the same weight of work.

It has been found necessary to take up all the finished work once a week, as it has been found that the mistress, where they have much work ready for delivering up, are not so attentive to keep the children diligently at work. By this means also, if bad weather should interrupt the regular attendance of the children, or many of them be ill at one time, which will sometimes happen when fevers, measles, or other epidemic diseases prevail, it is easy to know to what cause the diminution of the usual quantity is to be attributed.

Seventh.—The Work-Book.

This is a journal in which are entered the names of all persons sending work, and the work specified; and an account of the money received for the work. And in the latter part of this book is kept an account of the expenditures made out of the money received for work.

When an order is left at the school for work, it is transmitted to the lady who directs the work,

* This charity affords many proofs of what cannot be too often inculcated, viz. that more of the success of such institutions depends on the personal attention of the governors and governesses than on almost any other circumstance. In this respect, this charity has had a severe loss in the late excellent Mr. Maxwell, whose benevolence and activity it will not be easy to replace.

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in writing, by some of the more advanced girls; and if the writing be good, and the spelling faultless, the writer gets a penny; if one fault only occurs, a halfpenny.

SIZES FOR CHILDRENS CLOTHING.

First Size Shirts.

	Length. yd.	Width. yd.
Bodies,	$\frac{1}{4}$	$\frac{9}{16}$
Sleeves,	$\frac{1}{8}$	$\frac{5}{16}$
Necks,		$\frac{1}{8}$
Wrists,		$\frac{3}{16}$

Second Size Shirts.

	Length. yd.	Width. yd.
Bodies,	$\frac{13}{16}$	$\frac{5}{8}$
Sleeves,	$\frac{3}{8}$ and 1 inch	$\frac{1}{4}$
Necks,		$\frac{1}{4}$ and 1 inch
Wrists,		half of the neck.

For the width of the bodies of the shirts only one-half is entered, the linen being only three quarters yard wide; therefore for three first sizes, cutting the overplus off the breadth prevents the necessity of seams; seams, particularly in coarse linen, are to be avoided. The trimmings of the shirts are made of what is cut off of the breadth of the linen for the bodies. What remain of those stripes are used either for bindings, or added to the breadth of the linsey-woolsey for the large petticoats.

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Third Size Shirts.

	Length.	Width.
	yd.	yd.
Bodies,	$\frac{7}{8}$	$\frac{11}{16}$
Sleeves,	$\frac{7}{16}$ and 1 inch	$\frac{3}{8}$ and 1 inch
Necks,		$\frac{3}{8}$ and 1 inch
Wrists,		half of the neck.

Fourth Size Shirts.

	Length.	Width.
	yd.	yd.
Bodies,	$\frac{15}{16}$	$\frac{7}{8}$
Sleeves,	$\frac{1}{9}$	$\frac{7}{16}$
Necks,		$\frac{7}{16}$
Wrists,		half of the neck.

All other parts of the trimming in proportion to those.

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Shifts.

Size.	Length. yd.	Width. Breadths of ¾ Linen.
1st,	⅘	1 and ⅓
2d,	⅞	1 and ½
3d,	1	1 and ⅔
4th,	1 1/10	9 breadths in 5 shifts.
5th,	1⅛	2 do. in each do.

Shift Sleeves.

	Size.	Length.	Breadth.
Plain.	1st,	¼	8½ inc.
	2d,	10 inches	9½ do.
	3d,	12¼ do.	11 do.
Wristed.	4th,	½ yard of ¾ wide linen for 2 pair.	
	5th,	9/10 do.	for 2 do.

The linen for the shirts and shifts for the last four or five years, cost from 10½*d.* to 1*s.* 1*d. per* yard. This year it has cost 1*s.* 3*d. per* yard.

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Aprons.

Sizes.	Length.	Width.
1st,	$\frac{5}{8}$ of a yard,	$\frac{3}{4}$ wide check
2d,	$\frac{7}{8}$ do.	do.
3d,	$\frac{13}{16}$ and 1 inch	$\frac{7}{8}$ wide check
4th,	$\frac{15}{16}$	1 breadth and $\frac{1}{3}$ of do.
5th,	1 yard,	2 do. of $\frac{1}{4}$ wide do.

Bibs of sizes in proportion are sewed to those.

The $\frac{3}{4}$ wide check is raised from 1*s.* 4*d.* to 1*s.* 6*d. per* yard.

The $\frac{7}{8}$ do. 1*s.* 6*d.* to 1*s.* 9*d.* do.

Petticoats, Linsey-woolsey.

Sizes.	Length.	Width.
	yd.	yd.
1st,	$\frac{9}{16}$	$1\frac{1}{2}$
2d,	$\frac{3}{4}$	$1\frac{3}{4}$
3d,	$\frac{13}{16}$	2
4th,	do. and $\frac{1}{16}$ of linen	$2\frac{1}{4}$
5th,	do. and $\frac{1}{8}$ of linen	$2\frac{1}{2}$

Sometimes linsey may be got broader than $\frac{13}{16}$ but not always; when it can be got, it saves the addition of the linen. This article is not materially raised in price; the narrow is 11$\frac{1}{2}$*d.* and the broad 1*s.* 2$\frac{1}{4}$*d. per* yard.

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No. VI.

Extract from an Account of a Benevolent or Charitable Loan for lending Small Sums of Money (to be repaid by weekly Installments) by industrious Labourers and others, in the Parish of Killishee and District of Swordlestown, in the County of Kildare; with Remarks.

Communicated by Robert Graydon, Esq.

IN the parish of Killishee a fund has been established by subscription of some of the wealthier inhabitants, for the purpose of lending small sums of money, from one to five guineas, for the relief and assistance of such of the industrious inhabitants as may stand in need of it. The sum of five guineas is only lent upon extraordinary occasions, and when it can be afforded without prejudice to the claims of persons who may be relieved by the lesser sums.

The repayment is secured by the joint note of the person who receives the money, and of one other responsible person; commences at the end of two weeks after it has been advanced, and is continued by weekly installments of 6½d. for every guinea, until the whole sum lent is discharged, together with 6½d. for each guinea over and above the weekly installments; which overplus is appropriated to reimburse the general fund for such expences as have been necessarily advanced from it in the first instance, in conducting the business of the institution. In case of failure of payment for three weeks, process immediately issues for recovery of the sum unpaid.

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Whenever the sum of two guineas shall have been returned by such repayments into the hands of the treasurer, it goes immediately into circulation again, for the relief of other petitioners.

The duties of the treasurer and secretary are declared by the rules and provisions made for the regular keeping of the books, and for the conduct of business.

Petition for loans are to be lodged on Sundays with the secretary, and taken into consideration on the Tuesday seven-night following; and are required to contain the name, condition, and circumstances of the petitioner, and the number of persons of which his family consists. A meeting of subscribers (not less than three constituting a meeting) is held once in every week to examine petitions, and to transact all business relating to the management and distribution of the fund.

As soon as the fund necessary for the purpose had been made up by subscription, an advertisement was published in the parish, stating the terms on which loans would be granted. This institution has not been established above four months; but Mr. Graydon adds, "that as far as "the scheme has proceeded in its operation, it "has fully demonstrated the utility as well as the "practicable ease of carrying the principle on "which it was formed into execution." He has likewise communicated the following remarks in favour of the principle of such institutions:—

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Remarks on Benevolent Loans, by Robert Graydon, Esq.

There is no principle in the management of public or private economy, more justly founded on experience or that better deserves to be considered as a maxim, than that all ranks of people in every community are happy or miserable in proportion as they are employed on subjects worthy of their pursuits, according to their different circumstances.

This truth, which concerns all, is particularly applicable to the lower orders, because, exclusive of the necessary influence of employment on the mind, it is also indispensably necessary to their subsistence, and that of their families, to be employed; and from hence it results, that every scheme intended to promote their real and substantial welfare, should adopt, as its first and most useful purpose, the extending relief to them, by furnishing means and inducements to carry on the business for which they are fitted, and that all such systems are more or less perfect as they approach to or recede from this first principle, so highly useful either to themselves or to society. Eleemosynary gifts, unless in cases of apparent or absolute necessity, so far as they contribute to the support of their objects, without their own exertions, are injurious to them, and a deduction of so much labour as they are capable of adding to the general stock.

There is no scheme that I have been able to consider, either in theory or practice, which appears more beneficially to unite the application of relief to the poor, with a proper and natural

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excitement of their industry, than the general establishment of charitable loans. When the mode of distributing and conducting them is examined, it will be found to authorize this observation. The advance made is either in instruments of their trade, by enabling them to purchase them, or in money, for other general purposes. If in the former, it is obvious that as they can only assist by furnishing an opportunity of setting them at work, an industrious use of them must be the consequence; if in the latter, as the money must be repaid in small sums, at stated intervals, for which a sufficient security is given, it is plain that it will naturally be employed in some way that may best serve to make a profitable return; that is, in other words, to excite the industry of the person who receives, and who is to reimburse it.

These general remarks may be sufficient to demonstrate, that this mode of administering relief to the necessitous part of the community possesses the great advantage of assisting their industry without encouraging their idleness, or even their indolence. But there are other circumstances incidental to it, of such importance to society as to render it an object of political economy, sufficiently interesting to induce the adoption of it, without a reference to any charitable motive whatsoever.

It establishes *in the best manner* that communication between the upper and lower ranks which is indispensably necessary to the proper support of order and an honest application to labour, both of which are the main springs of general prosperity in every country.

The scheme contains within itself two principles that sufficiently illustrate this position;

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namely, that of the constant intercourse which must take place in every district between those who contribute to the pecuniary advances, or the wealthy, and those who receive the benefit of them, or the indigent; by which means an acquaintance with the persons, as well as with the conduct of the latter, will be the necessary result. The one will be engaged in promoting the general comfort and subsistence of the deserving, among the lower orders of the inhabitants in their neighbourhood, consequently must cultivate a knowledge of their respective circumstances; and the other will be naturally led to consider the rich as their benefactors, from whom they derive the happy change of their condition, and upon whose approbation they, in a great measure, depend for assistance and support; therefore it becomes their interest to preserve a connection with them, founded on the character of a sober attention to their business, and a due respect and deference to their superiors.

The second principle, necessarily involved within this mode of extending benevolence, is more directly pointed at political effects: of the first consideration in this country,—that of a general superintendence of men of property over the actions and demeanour of those who have none; and that without assuming the province of dictators, or the exercise of magisterial authority. They who solicit aid from the fund must produce security for repayment of the money advanced; this cannot be obtained by the idle, the disorderly, or the profligate; therefore, such being excluded from all its benefits, the younger classes of the poor will be careful to establish such a character as may entitle them to the confidence

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of their neighbours, and thereby enable them to derive the same assistance from it on their entrance into life, which they see, in a number of instances, has been extended to their acquaintances and cotemporaries: thus a social connection of the mildest, although of the most powerful nature, because founded on individual interest, is established in the community; and, what is of no small importance, they who from their circumstances would be otherwise entitled to this species of assistance, and who from their bad conduct have forfeited all pretensions to it, become thereby known to their neighbours in the district where they live, are distinguished from the orderly and industrious, and are marked out for all persons to watch over and guard against.

It ought not to pass unobserved, that as a charitable institution, this scheme is distinguished from almost every other, by one character of great moment; it does not call upon the contributors to put their hands in their pockets from time to time, and to disburse occasionally for the relief of the poor;—each gives according to his disposition and ability at once, and all the good effects of the donor's intention are perpetuated, by a proper and regular administration of the fund. To those who are engaged in the benevolent cares of soliciting relief to the poor from the benefactions of individuals, this circumstance will carry its proper weight, and they will not fail to observe how much more beneficially their excellent purposes may be carried into execution, through a substantial and permanent system, founded by their exertions, and maintained by their attention, than through a precarious and temporary supply. The interests of benevolence are also deeply concerned in another

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circumstance which must attend a proper and extensive circulation of the benefits of this scheme,—it will act as a preventative of distress. The communication of the means of acquiring the necessaries and comforts of life, will most sensibly diminish the claims of poverty and disease upon the funds of public and private charity. It is impossible to enumerate all the cases in which this effect may be reasonably expected; one presents itself immediately,—the enabling a labourer to purchase a cow, where he could not possibly acquire the capacity of doing so from his own means, would probably rescue him, and perhaps a large family, from the extremity of want, and furnish them with the most salutary restorative in time of sickness.

OBSERVATIONS.

The institution of charitable loans is one of those schemes which are founded upon the true principle, "That of relieving the poor by the "holding out encouragements to industry and "good conduct, and assisting their own efforts "at the improvement of their condition and the "increase of their comforts." Among the variety of ways in which this principle may be acted upon, one may be more adapted to the local circumstances of a particular district than another; and though there are other schemes which embrace a greater variety of objects and a greater extent of relief, the present certainly comes strongly recommended by its simplicity and the ease with which it may be conducted, and by the circumstance so judiciously insisted upon by the author of the remarks, "That a fund "once raised, may, with a proper degree of

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" firmness and vigilance in the managers, be " preserved for ever a perpetually active princi- " ple of improvement in a district, without " requiring to be recruited by fresh subscrip- " tions." Mistaken lenity in not enforcing regularity of payment, is the great danger to be avoided.

Though the loan instituted at Killishee is too recently established to be an experimental proof of successful application of the principle, yet as it has been successfully acted upon in many instances in this kingdom, *viz.* in Dublin, by the Charitable Musical Society, incorporated by act of parliament; in the cities of Limerick and Waterford; in the towns of Armagh, New-Port-Pratt, Raphoe, and Carrick-on-Suir; and in a variety of other places, we venture to recommend the remarks of Mr. Graydon to our readers, before whom we hope to be able to lay further information upon this subject, and shall conclude at present with stating a calculation with which we are favoured by Mr. Charles Laurent, a gentleman who has devoted much time and thought upon this important topic, *viz.* That a cash-loan of 350*l.* will in six months relieve 257 heads of families with three guineas each, to be repaid at half a guinea per month; and, allowing five to each family, it serves 1285 individuals.

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No. VII.

Regulations of the Societies for promoting the Comforts of the Poor; with the original Advertisement.

SOME individuals having observed with pleasure the progress of a society, instituted in England in the year 1796, *For bettering the Condition and increasing the Comforts of the Poor*, are encouraged by their success to form themselves into a society, founded upon similar principles, to be denominated *The Society for Promoting the Comforts of the Poor.*

The general object of the society is to collect and circulate such useful and practical information, derived from experience, respecting the circumstances and situation of the poor, and the most effectual means of meliorating their condition, as may induce and enable all well-disposed persons to unite in the promotion of measures so important to the happiness and welfare of the community at large.

They are determined ever to keep in view this principle, "That the best relief the poor "can receive must come from themselves, and "that the most effectual method of improving "their condition, is by the encouragement of "*industry, prudence*, and *cleanliness*."

They trust that the local experience of humane individuals, whether employed for the encouragement of industry and increase of comfort, for the prevention and relief of distress, or for the general improvement of the morals and condition of the lower classes, being thus collected, and afterwards diffused over the kingdom at large, will animate and instruct the nation in the pursuit of those important objects.

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Communications will be received by William Disney, Esq. No. 5, Hume-street; by Mr. Charles Mills, Register, No. 3, Montague-street; and at No. 6, Suffolk-street, to be laid before the acting sub-committee.

Every person who subscribes one guinea annually, becomes a member of the society so long as they think proper to continue such subscription; and any further donation which the subscriber may think proper to make, will be thankfully accepted.

Every person subscribing ten guineas in one donation, becomes a member for life; and each subscriber will be entitled to two copies of every publication made by the society.

Subscriptions will be received by the members of the committee, by Mr. Charles Mills, Register, and at the Bank of the Right Hon. David Latouche and Co. Treasurers.

Subscribers are requested to specify whether their subscriptions are intended to be annual, or donations merely.

Regulations for conducting the Business of the Society for "Promoting the Comforts of the Poor."

1st, That the business of the society be conducted by their vice-presidents, and a committee of thirty-four members.

2d, That every person who shall subscribe one guinea annually, shall become a member of this society, so long as they shall think proper to continue such subscription; and any person who shall subscribe ten guineas in one donation, shall become a member for life.

3d, That every annual subscription be for the whole or the remaining part of the year in which it is paid, computing to 31st of December; and that any person who shall become a subscriber before the 31st of December next, shall be entitled

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to one copy of the first volume of the Reports of the English Society, already instituted for similar purposes; and that all subscribers of one guinea annually, or of ten guineas in one donation, shall be also entitled to two copies of every publication which shall hereafter be made by order of this society, and so in proportion upon any larger subscription.

4th, That every person hereafter proposed for election as a member of the committee, be nominated one month at least previous to election, and the proposal be entered on the minute-book; and when the names of seven members of the committee shall be subscribed to the recommendation, the committee shall proceed to election by ballot, when two black balls shall exclude; and the person proposing him shall, in case of his election, pay down his first annual subscription or his donation, as the case may be.

5th, That no election or ballot for publication take place except at a general meeting, at which not less than nine members shall be present.

6th, That all questions relating to publication and election be decided by ballot, and that two black balls be sufficient to suspend the publication of any paper; and when the publication of any paper shall have been three times suspended, it shall be considered as finally rejected.

7th, That sub-committees may be appointed by the committee (consisting of two or more of its members) for particular purposes, and with such powers as the committee may think fit to delegate to them.

8th, That no future regulations have effect until approved by a subsequent meeting of the committee; and that no orders of any sub-committee (unless under a special authority) be binding until confirmed at a general meet-

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ing of the committee, consisting of not less than nine members.

9th, That the ordinary general meetings of the committee be holden at two o'clock precisely, on the first Monday in each month, or at such day and hour as the committee shall adjourn to.

10th, That a sub-committee, consisting of seven members, to be denominated the acting sub-committee (of whom three shall constitute a *quorum*) be appointed every three months, on the following days of general meeting; that is to say, the first Monday in January, the first Monday in April, the first Monday in July, and the first Monday in October, to whom the business of the general committee shall be specially deputed for the three months ensuing the days of appointment; and that the acting sub-committee shall meet at two o'clock on every Monday, at the committee-room (and oftener, if necessary, notice having been given to each member of such sub-committee of the time and place of attendance) and be open to the vice-presidents, and to all such members of the general committee as shall think proper to attend.

11th, That the duty of the acting sub-committee be to examine all communications given in to the society, and to carry on the necessary correspondence of the society; but that no publication be finally determined on except at a general monthly meeting of the committee.

12th, That no person be appointed member of a sub-committee, unless he be actually present at the time of his appointment, or unless he shall have signified to the secretary his intention to attend.

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13th, That whenever any member of a sub-committee shall find it necessary to absent himself from attendance thereon for the space of one month, he shall give notice of such intended absence to the said sub-committee; who shall thereupon elect another member of the general committee in his place.

14th, That societies formed in the country for purposes similar to the objects of this society, be entitled to one copy of every publication made by order of this.

15th, That all members of the committee of the English society, who shall at any time visit Dublin, shall, during the time of their abode here, be considered as honorary members of this committee, and as such shall be admissible, and are hereby invited to attend all general meetings of this committee which shall be holden during their stay; and the English committee be entitled to two copies of every publication made by order of this society.

16th, That all plans for promoting the objects of this society shall (if approved of, as likely to be useful and practicable, by the general committee) be carefully preserved; but never published as proceedings of the society on any account, until they shall have been successfully acted upon in at least a single instance.

17th, That all drafts on account of the society on their banker, shall be made by order of the committee, and entered in the minutes of the day, and be signed by three at least of the committee, of whom the chairman of the day shall be one, and countersigned by the secretary.

18th, That a general meeting of the subscribers be holden on the first Monday in February

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in every year, to receive a report on the finances of the society, and on the transactions of the preceding year, and to consider the same.

19th, That no political discussion, nor any essay of a political nature, be on any account admissible.

20th, That when the publication of any paper shall have been determined on, it shall be submitted to the final revision and correction of some one member of the committee, who shall correct all mistakes in point of form, and shall be at liberty to introduce such alterations as shall appear essential to him, provided he shall have previously submitted such proposed alterations to the acting sub-committee, and obtained their concurrence and the approbation of the author.

21st, That a sub-committee of controul be appointed; and that no order shall be made to apply any part of the funds of the society to any particular object (except the ordinary business of the institution) until the proposal for so doing shall have been first referred to the said sub-committee for consideration.

22d, That no fundamental regulation of this society shall be at any time repealed, unless the person intending to move for such repeal shall have given one month's notice of his intention so to do (which notice shall be entered on the minutes, and contained in the summons served upon each member to attend the ensuing general meeting of the committee) and unless fifteen of the committee shall be present, and two-thirds of the members present concur as to the propriety of such repeal.

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